COVER SHEET

PW-121

S.E.C. Registration Number

BANK OF THE PHILIPPINE ISLANDS

(Company's Full Name)

22/F-28/F AYALA TRIANGLE

GARDENS TOWER 2, PASEO DE

ROXAS COR. MAKATI AVE.,

BEL-AIR, MAKATI CITY

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

ATTY. MARIA LOURDES P. GATMAYTAN	8663-6525
Contact Person	Company Telephone Number

12	31	SEC FORM 17-C	04	20 26
Month	*Day*	FORM TYPE	*Month*	*Day*
Fiscal Year			Annual Meeting	

Secondary License Type, If Applicable

Dept. Requiring this Doc.

Amended Articles Number/Section

Total Amount of Borrowings

Total No. of Stockholders

Domestic

Foreign

To be accomplished by SEC Personnel concerned

File Number

LCU

Document I.D.

Cashier

STAMPS

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. 13 November 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
Common	5,296,362,773 shares

11. Indicate the item numbers reported therein : Item 9

Item 9 - Other Events

Re: BPI Solo & Consolidated Balance Sheet as of September 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

13 November 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 September 30, 2026

		Current Quarter	Previous Quarter
ASSETS			
Cash and Cash Items	P	43,386,107,510.94	43,622,276,509.72
Due from Bangko Sentral ng Pilipinas		94,742,690,329.59	134,213,888,587.24
Due from Other Central Banks and Banks - Net		30,217,399,531.95	34,963,166,535.53
Financial Assets at Fair Value Through Profit or Loss (FVPL) 1/		120,942,555,953.20	75,540,612,364.38
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net		267,526,022,324.73	284,028,609,832.01
Debt Securities at Amortized Cost - Net		360,061,228,094.61	327,893,897,988.24
Loans to Bangko Sentral ng Pilipinas		0.00	0.00
Interbank Loans Receivable		25,932,618,573.60	30,700,427,162.35
Loans and Receivables - Others		2,646,206,766,529.81	2,574,394,827,612.95
Loans and Receivables Arising from RA/CA/PR/SLB		29,730,627,275.66	0.00
Total Loan Portfolio (TLP) - Gross		**2,701,870,012,379.07**	**2,605,095,254,775.30**
Allowance for Credit Losses 2/		55,274,844,680.38	54,092,232,372.92
Total Loan Portfolio - Net		**2,646,595,167,698.69**	**2,551,003,022,402.38**
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net		55,993,740,297.28	54,107,511,435.23
Bank Premises, Furniture, Fixture and Equipment - Net		27,747,010,000.50	24,656,449,421.52
Real and Other Properties Acquired - Net		10,108,647,372.11	9,919,473,992.35
Sales Contract Receivables - Net		14,787,059.65	14,660,502.47
Non-Current Assets Held for Sale		1,191,950,906.16	726,169,951.95
Other Assets - Net		151,186,385,061.74	118,626,748,966.25
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)		0.00	0.00
TOTAL ASSETS	P	**3,809,713,692,141.15**	**3,659,316,488,489.27**
LIABILITIES			
Financial Liabilities at Fair Value Through Profit or Loss (FVPL) 3/	P	6,440,485,864.88	4,577,157,956.56
Deposit Liabilities		2,899,622,909,086.47	2,779,639,250,854.05
Due to Other Banks		1,013,918,112.21	2,091,541,419.48
Bills Payable		107,553,792,598.10	104,581,290,935.28
BSP (Rediscounting and Other Advances)		45,000,000,000.00	55,000,000,000.00
Interbank Loans Payable		42,235,737,495.44	23,366,196,695.74
Other Borrowings, including Deposit Substitutes		20,318,055,102.66	26,215,094,239.54
Bonds Payable - Net		164,432,373,206.76	178,109,856,738.20
Unsecured Subordinated Debt - Net		0.00	0.00
Redeemable Preferred Shares		0.00	0.00
Other Liabilities		146,143,891,912.10	111,713,197,421.08
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)		0.00	0.00
TOTAL LIABILITIES	P	**3,325,207,370,780.52**	**3,180,712,295,324.65**
STOCKHOLDERS' EQUITY			
Capital Stock	P	52,816,638,949.14	52,816,455,980.86
Additional Paid-In Capital		144,165,709,106.96	144,138,786,484.18
Undivided Profits		48,439,041,010.71	32,515,844,613.48
Retained Earnings		274,057,636,930.41	273,856,798,454.04
Other Capital Accounts		(34,972,704,636.59)	(24,723,692,367.94)
Assigned Capital		0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	P	**484,506,321,360.63**	**478,604,193,164.62**
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P	**3,809,713,692,141.15**	**3,659,316,488,489.27**
CONTINGENT ACCOUNTS			
Guarantees Issued	P	6,540,036,220.05	6,658,242,804.90
Financial Standby Letters of Credit		23,453,111,631.26	24,308,552,610.81
Performance Standby Letters of Credit		12,873,494,389.06	10,892,137,709.88
Commercial Letters of Credit		16,020,677,565.36	10,205,637,422.49
Trade Related Guarantees		2,067,160,392.15	814,145,335.43
Commitments		440,562,765,105.02	419,986,380,453.05
Spot Foreign Exchange Contracts		27,939,853,611.01	34,863,615,687.48
Securities Held Under Custodianship by Bank Proper		0.00	0.00
Trust Department Accounts		0.00	0.00
Derivatives		864,072,017,595.17	767,018,497,684.82
Others		117,623,083,412.33	183,683,719,774.38
TOTAL CONTINGENT ACCOUNTS	P	**1,511,152,199,921.41**	**1,458,430,929,483.24**
FINANCIAL INDICATORS (in %)			
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio		2.30	2.23
Net NPL Ratio		0.94	0.95
Gross NPL Coverage Ratio		88.93	93.26
Net NPL Coverage Ratio		77.82	79.91
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to Gross TLP		5.29	5.25
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties		0.00	0.02
Ratio of DOSRI Loans to Gross TLP		0.82	0.86
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI		0.00	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		752,853,055,933.59	744,871,935,491.99
b. Total Net Cash Outflows		533,940,697,667.73	533,584,502,061.75
c. Liquidity Coverage Ratio 4/		141.00	139.60
Net Stable Funding Ratio 4/		131.14	131.89
Minimum Liquidity Ratio 5/		0.00	0.00
PROFITABILITY			
Return on Equity		13.50	13.63
Return on Assets		1.90	1.93
Net Interest Margin		4.72	4.74
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio 4/		13.17	13.46
Tier 1 Capital Ratio		13.17	13.46
CAR		13.98	14.27
LEVERAGE			
Basel III Leverage Ratio on Solo Basis, as prescribed under existing regulations.			
a. Tier 1 Capital		374,835,165,743.21	372,667,897,802.87
b. Exposure Measure		3,833,808,716,200.84	3,692,266,500,202.01
c. Leverage Ratio (%) 4/		9.78	10.09
Deferred Charges not yet Written Down		0.00	0.00

1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.
2/ This account is comprised of Specific Allowance for Credit Losses and General Loan 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 TBs, RBs, and Coop Banks.

We hereby certify that all matters set forth in this Published 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

CONSOLIDATED BALANCE SHEET
(Bank and Financial Subsidiaries)
As of September 30, 2026

		Current Quarter	Previous Quarter
ASSETS			
Cash and Cash Items	P	44,054,901,862.64	44,357,612,510.53
Due from Bangko Sentral ng Pilipinas		103,725,771,448.41	144,699,744,994.02
Due from Other Central Banks and Banks - Net		37,317,562,985.17	42,145,600,287.77
Financial Assets at Fair Value Through Profit or Loss (FVPL) 1/		127,965,351,325.47	84,711,104,865.62
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net		274,054,822,113.00	289,363,009,738.26
Debt Securities at Amortized Cost - Net		368,801,876,793.18	336,578,644,778.75
Loans to Bangko Sentral ng Pilipinas		0.00	0.00
Interbank Loans Receivable		27,571,119,167.02	32,227,333,616.99
Loans and Receivables - Others		2,723,975,943,062.72	2,648,944,600,479.72
Loans and Receivables Arising from RA/CA/PR/SLB		33,710,627,275.66	0.00
Total Loan Portfolio (TLP) - Gross		**2,785,257,689,505.40**	**2,681,171,934,096.71**
Allowance for Credit Losses 2/		60,992,846,843.03	59,694,351,500.65
Total Loan Portfolio - Net		**2,724,264,842,662.37**	**2,621,477,582,596.06**
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net		18,017,722,976.77	17,491,085,366.06
Bank Premises, Furniture, Fixture and Equipment - Net		29,073,949,636.32	26,078,114,346.09
Real and Other Properties Acquired - Net		10,299,248,685.26	10,110,752,931.65
Sales Contract Receivables - Net		15,132,862.54	16,424,020.68
Non-Current Assets Held for Sale		1,200,593,109.61	735,043,916.20
Other Assets - Net		156,379,663,445.29	124,370,119,304.54
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)		0.00	0.00
TOTAL ASSETS	P	**3,895,171,439,906.03**	**3,742,134,839,656.23**
LIABILITIES			
Financial Liabilities at Fair Value Through Profit or Loss (FVPL) 3/	P	6,462,736,939.37	4,645,375,136.03
Deposit Liabilities		2,974,329,036,207.31	2,852,592,779,801.66
Due to Other Banks		1,030,830,912.21	2,091,541,419.48
Bills Payable		108,373,244,818.58	104,684,634,862.86
BSP (Rediscounting and Other Advances)		45,000,000,000.00	55,000,000,000.00
Interbank Loans Payable		42,548,937,495.44	23,366,196,695.74
Other Borrowings, including Deposit Substitutes		20,824,307,323.14	26,318,438,167.12
Bonds Payable - Net		164,454,320,241.61	178,135,656,782.05
Unsecured Subordinated Debt - Net		0.00	0.00
Redeemable Preferred Shares		0.00	0.00
Other Liabilities		155,336,382,844.62	120,710,775,891.84
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)		0.00	0.00
TOTAL LIABILITIES	P	**3,409,986,551,963.70**	**3,262,860,763,893.92**
STOCKHOLDERS' EQUITY			
Capital Stock	P	52,816,638,949.14	52,816,455,980.86
Additional Paid-In Capital		144,195,989,771.99	144,169,067,149.21
Undivided Profits		48,398,010,546.67	32,466,130,165.43
Retained Earnings		274,774,229,646.22	274,573,391,169.85
Other Capital Accounts		(34,999,980,971.69)	(24,750,968,703.04)
Assigned Capital		0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	P	**485,184,887,942.33**	**479,274,075,762.31**
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P	**3,895,171,439,906.03**	**3,742,134,839,656.23**
CONTINGENT ACCOUNTS			
Guarantees Issued	P	6,540,036,220.05	6,658,242,804.90
Financial Standby Letters of Credit		23,453,111,631.26	24,308,552,610.81
Performance Standby Letters of Credit		12,873,494,389.06	10,892,137,709.88
Commercial Letters of Credit		16,020,677,565.36	10,205,637,422.49
Trade Related Guarantees		2,067,160,392.15	814,145,335.43
Commitments		440,562,765,105.02	419,986,380,453.05
Spot Foreign Exchange Contracts		28,272,092,412.61	36,324,776,139.61
Securities Held Under Custodianship by Bank Proper		0.00	0.00
Trust Department Accounts		2,076,794,608,314.64	2,047,464,768,082.00
Derivatives		873,710,616,126.34	776,081,758,731.15
Others		205,058,748,845.26	263,905,142,108.39
TOTAL CONTINGENT ACCOUNTS	P	**3,685,353,310,801.75**	**3,596,641,541,398.66**
FINANCIAL INDICATORS (in %)			
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio		2.44	2.39
Net NPL Ratio		0.97	0.99
Gross NPL Coverage Ratio		89.60	93.02
Net NPL Coverage Ratio		77.15	78.85
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to Gross TLP		5.13	5.10
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties		0.00	0.02
Ratio of DOSRI Loans to Gross TLP		0.80	0.84
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSR		0.00	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		774,317,357,970.84	767,556,551,789.33
b. Total Net Cash Outflows		542,577,691,962.12	536,844,442,214.39
c. Liquidity Coverage Ratio 4/		142.71	142.98
Net Stable Funding Ratio 4/		132.31	133.04
Minimum Liquidity Ratio 5/		0.00	0.00
PROFITABILITY			
Return on Equity		13.47	13.59
Return on Assets		1.84	1.87
Net Interest Margin		5.02	5.03
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio 4/		13.86	14.14
Tier 1 Capital Ratio		13.86	14.14
CAR		14.69	14.97
LEVERAGE			
Basel III Leverage Ratio on Consolidated Basis, as prescribed under existing regulations.			
a. Tier 1 Capital		410,801,151,809.97	407,343,554,537.86
b. Exposure Measure		3,964,950,446,203.99	3,818,654,854,790.85
c. Leverage Ratio (%) 4/		10.36	10.67
Deferred Charges not yet Written Down		0.00	0.00

I. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)
1. BPI Direct Banko, 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 Forex Corporation
8. BPI Europe PLC
9. BPI Wealth Hongkong Limited
10. BPI Remittance Centre HK (Ltd)
11. BPI Wealth Singapore PTE, LTD.

II. List of Subsidiary Insurance Companies
1. BPI/MS Insurance Corporation
2. FGU Insurance Corporation
3. Ayala Plans, Inc.

1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.
2/ This account is comprised of Specific Allowance for Credit Losses and General Loan 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 TBs, RBs, and Coop Banks.

We hereby certify that all matters set forth in this Consolidated Published 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

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