Press Release

November 23, 2026

BPI Prices ₱5-Billion BPI SIBOL Bonds, Opens Public Offer Period

MAKATI CITY, Philippines – The Bank of the Philippine Islands ("**BPI**") has priced its ₱5 Billion Peso-denominated fixed-rate BPI Sustainable Impact Building Our Legacy Bonds due 2028 (the "**BPI SIBOL Bonds**"), with an option to upsize (the "**Offer**"). The issuance represents the third tranche under BPI's ₱200 Billion Bond and Commercial Paper Program, which was approved by its Board of Directors on October 16, 2024. The BPI SIBOL Bonds will be issued at par value and will bear an interest rate of 7.251% per annum, gross of applicable taxes, payable quarterly.

The public offer period will run from November 23, 2026 to December 4, 2026. Investors may subscribe to the BPI SIBOL Bonds at a minimum principal investment amount of ₱500,000 and in increments of ₱100,000 thereafter. The BPI SIBOL Bonds are expected to be issued and listed with the Philippine Dealing & Exchange Corp. on December 16, 2026.

The BPI SIBOL Bonds will have a tenor of one (1) year and nine (9) months and will carry the ASEAN Sustainability Bond label, as confirmed by the Securities and Exchange Commission in a letter dated October 20, 2026. Net proceeds from the Offer will be used to finance or refinance eligible green and social projects under BPI's Sustainable Funding Framework, in line with the ASEAN Sustainability Bond Standards. The issuance underscores BPI's continued commitment to mobilizing capital toward initiatives that generate positive environmental and social impact while creating long-term value for stakeholders.

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

BPI, together with BPI Capital and ING, reserves the right to modify the Offer terms, periods, and dates as may be necessary, with appropriate notice. Interested investors may visit any BPI branch or contact the Joint Lead Arrangers and Selling Agents through the details below:

BPI Capital Corporation	(02) 8580-0888 or bpicapital@bpi.com.ph
ING Bank N.V., Manila Branch	(02) 8479-8888 or 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 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, 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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