



S T A M P S

**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. Date of reporting **November 10, 2025**
2. Commission identification number **24221**
3. BIR Tax Identification No **000 440 440**
4. Exact name of issuer as specified in its charter **BANK OF COMMERCE**
5. Province, country or other jurisdiction of incorporation or organization **PHILIPPINES**
6. Industry Classification Code: (SEC Use Only)  
**SAN MIGUEL PROPERTIES CENTRE, NO. 7 ST FRANCIS STREET, MANDALUYONG CITY 1550, PH**
7. Address of issuer's principal office Postal Code
8. Issuer's telephone number, including area code **+63-2-8982 6000**
9. Former name, former address and former fiscal year, if changed since last report **N/A**
10. Securities registered pursuant to Sections 8 and 12 of the Code, or Sections 4 and 8 of the RSA

<b>Title of Each Class</b>	<b>Number of Shares of Common Stock Outstanding and Amount of Debt Outstanding</b>
Common Stocks	1,403,013,920

11. Indicate the item numbers reported herein:

**Item No. 9. Other Events**

San Miguel Corporation (SMC) affiliate Bank of Commerce (BankCom) posted an unaudited net income of ₱2.75 billion as of 30 September 2025, marking a 24% rise year-on-year, underscoring the bank's robust revenue growth. This translated to a return on equity (ROE) and return on asset (ROA) of 10.63% and 1.35%, respectively.

The 3Q 2025 results demonstrate the Bank's strong growth, anchored on the steady expansion of its core business revenues, led by higher net interest income and solid gains from facilitating client foreign exchange transactions.

BankCom's consistently strong financial performance highlights its effective execution of its SMC ecosystem strategy aimed at optimizing capital utilization, operational efficiency while maintaining disciplined risk management.

**SIGNATURES**

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 Commerce**



By: **EVP ANTONIO S. LAQUINDANUM**  
Chief Financial Officer

Date: November 10, 2025