COVER SHEET

2 4 2 2 1

SEC Registration Number

BANK OF COMMERCE

(Company's Full Name)

San Miguel Properties Centre

No. 7 St. Francis Street

Mandaluyong City

ANTONIO S. LAQUINDANUM

Contact Person

8 9 8 2 6 0 0 0

Company Telephone Number

1 2 **3 1**

Month *Day*

Fiscal Year

1 7 C

Form Type

Month *Day*

Annual Meeting

Secondary License Type, If Applicable

S E C

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(b)(3) THEREUNDER

1. Date of reporting **August 3, 2026**
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

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

11. Indicate the item numbers reported herein:

Item No. 9. Other Events

Published Balance Sheet as of June 30, 2026.

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

[redacted]

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

Date: 3 August 2026

August 3, 2026

PHILIPPINE STOCK EXCHANGE
5th Avenue corner 28th Street
Bonifacio Global City, Taguig

Attention: **Atty. Johanne Daniel M. Negre**
Officer-in-Charge, Disclosure Department

PHILIPPINE DEALING & EXCHANGE CORP.
29th Floor, BDO Equitable Tower
8751 Paseo de Roxas, Makati City 1226

Attention: **Atty. Suzy Claire R. Selleza**
Head, Issuer Compliance and Disclosure Department

Re: **Published Balance Sheet as of June 30, 2026**

Dear Atty. Negre/Atty. Selleza;

Please refer to the attached Published Balance Sheet as of June 30, 2026, of Bank of Commerce (BNCOM).

Thank you.

Very truly yours,

[redacted]

ANTONIO S. LAQUINDANUM
Chief Financial Officer
Corporate Information Officer

No. 7 San Miguel Properties Center
Building St. Francis St., Mandaluyong
City, Philippines Tel. No. (632) 982-6000
https://www.bankcom.com.ph

Bank of Commerce
We think CUSTOMERS

SMPC No. 7 Saint Francis Street, Ortigas Center, Mandaluyong City

BALANCE SHEET
(Head Office and Branches)
As of June 30, 2026

ASSETS		Current Quarter	Previous Quarter
Cash and Cash Items	P	4,294,843,813.93	4,271,250,494.55
Due from Bangko Sentral ng Pilipinas		22,526,531,061.48	17,576,323,927.55
Due from Other Central Banks and Banks - Net		7,210,513,390.11	11,350,117,691.70
Financial Assets at Fair Value through Profit or Loss (FVPL)		3,784,031,126.55	3,469,686,546.33
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net		31,747,996,524.65	31,569,948,669.82
Debt Securities at Amortized Cost - Net		49,253,994,751.45	39,268,218,941.83
Interbank Loans Receivable		3,855,455,360.58	3,835,504,777.47
Loans and Receivables - Others		152,727,390,894.25	161,876,330,784.02
Loans and Receivables Arising from RA/CA/PR/SLB		0.00	20,500,000,000.00
Total Loan Portfolio (TLP) - Gross		156,582,846,254.83	186,211,835,561.49
Allowance for Credit Losses		1,862,905,670.87	1,808,849,287.49
Total Loan Portfolio - Net		154,719,940,583.95	184,402,986,274.00
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net		33,212,841.30	33,421,266.45
Bank Premises, Furniture, Fixture and Equipment - Net		2,007,249,883.84	1,949,052,885.89
Real and Other Properties Acquired - Net		2,646,161,370.39	2,678,463,079.25
Sales Contract Receivables - Net		218,222,451.44	240,852,667.14
Other Assets - Net		7,416,405,595.26	7,501,673,053.96
TOTAL ASSETS	P	**285,859,103,394.35**	**304,311,995,498.47**

LIABILITIES		Current Quarter	Previous Quarter
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P	15,153,929.46	57,773,787.88
Deposit Liabilities		223,636,602,698.95	241,881,513,347.47
Bonds Payable - Net		17,911,061,491.48	17,895,905,902.66
Other Liabilities		9,424,858,186.28	10,121,345,383.62
TOTAL LIABILITIES	P	**250,987,676,306.17**	**269,956,538,421.63**

STOCKHOLDERS' EQUITY		Current Quarter	Previous Quarter
Capital Stock		18,196,805,900.00	18,196,805,900.00
Additional Paid-In Capital		7,229,275,359.73	7,229,275,359.73
Undivided Profits		2,191,010,864.00	964,432,186.14
Retained Earnings		9,018,561,605.35	9,924,917,871.55
Other Capital Accounts		-1,764,226,640.90	-1,959,974,240.58
TOTAL STOCKHOLDERS' EQUITY	P	**34,871,427,088.18**	**34,355,457,076.84**
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P	**285,859,103,394.35**	**304,311,995,498.47**

CONTINGENT ACCOUNTS		Current Quarter	Previous Quarter
Guarantees Issued		1,475,198,782.01	1,226,627,998.28
Performance Standby Letters of Credit		4,797,632,217.71	5,241,389,689.52
Commercial Letters of Credit		1,086,307,064.02	1,523,893,599.84
Commitments		20,819,203,213.47	19,963,619,181.06
Spot Foreign Exchange Contracts		9,150,363,423.23	8,510,263,592.98
Trust Department Accounts		72,303,062,942.67	67,507,866,340.09
Derivatives		5,890,560,000.00	5,042,084,000.00
Others		2,039,291,998.96	4,189,354,470.19
TOTAL CONTINGENT ACCOUNTS	P	**117,561,619,642.07**	**113,205,098,871.96**

FINANCIAL INDICATORS (in %)	Current Quarter	Previous Quarter
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.43	1.21
Net NPL Ratio	0.63	0.56
Gross NPL Coverage Ratio	83.29	80.18
Net NPL Coverage Ratio	70.53	70.30
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	40.98	36.83
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.52	0.49
Ratio of DOSRI Loans to gross TLP	0.00	0.00
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
LIQUIDITY		
Liquidity Coverage Ratio	189.24	200.39
Net Stable Funding Ratio	131.46	134.72
Minimum Liquidity Ratio	0.00	0.00
PROFITABILITY		
Return on Equity (ROE)	12.58	10.98
Return on Assets	1.61	1.40
Net Interest Margin	4.48	4.32
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	13.60	12.71
Tier 1 Capital Ratio	16.31	15.29
CAR	17.07	16.06
LEVERAGE		
Basel III Leverage Ratio	10.89	10.07
Deferred Charges not yet Written Down	0.00	0.00

REPUBLIC OF THE PHILIPPINES)
MANDALUYONG CITY) S.S

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.
ANTONIO S. LAQUINDANUM
Executive Vice President/Chief Financial Officer

SGD.
MICHELANGELO R. AGUILAR
President/Chief Executive Officer

MEMBER : PDIC

SUBCRIBED AND SWORN to before me this 22 July 2026 at Mandaluyong City, affiants exhibiting to me their Passport ID No. P7572781B valid until September 09, 2031, and P8692960A valid until September 09, 2028, respectively.

NOTARY PUBLIC

ATTY. HILARIO M. DE LEON, JR.
NOTARY PUBLIC until DEC. 31, 2026
APPOINTMENT NO. 0404-25; FOR MANDALUYONG CITY
ROLL OF ATTORNEYS NO. 46536
PTR No. 5708488 / 01/06/2025; MANDALUYONG CITY
IBP OR NO. 501684; / 01/07/2025; RIZAL (RSM) CHAPTER
MCLE COMPLIANCE NO. VII-0031484; 04/04/2024
UNIT 908 CITYLAND SHAW TOWER
SHAW BLVD. CORNER ST. FRANCIS ST., MANDALUYONG CITY

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Book No. 12
Series of 2026