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	8 9 8 2 6 0 0 0
Contact Person	Company Telephone Number

1 2	**3 1**	**1 7 C**		
Month	*Day*	*Form Type*	*Month*	*Day*
Fiscal Year			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 **October 26, 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

San Miguel Corporation affiliate Bank of Commerce (BankCom) has started the public offer of its dual-tranche fixed rate bonds due 2028 (Series E Bonds) and fixed rate bonds due 2029 (Series F Bonds), with a minimum aggregate issue size of ₱5 billion with an oversubscription option. The bonds will be issued as the fourth tranche of BankCom's updated ₱80 billion Peso Bond Programme.

The Series E Bonds have a tenor of one and a half (1.5) years and a fixed interest rate of 6.9882% per annum. The Series F Bonds have a tenor of three (3) years and a fixed interest rate of 7.6563% per annum. Interest and will be payable quarterly in arrear. The minimum investment amount is ₱100,000 with increments of ₱50,000 thereafter.

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

Date: 26 October 2026

Bank of Commerce
An affiliate of San Miguel Corporation

October 26, 2026

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

Attention: **Atty. Marigel B. Garcia**
Head, Issuer Regulation Division

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

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

Dear Ma'am/Sir:

Please be informed that Bank of Commerce (BNCOM – PSE ticker) will be releasing to the press the attached statement entitled "Bank of Commerce Offers ₱5 Billion Dual-Tranche Peso Bond."

Thank you.

Very truly yours,

[redacted]

ANTONIO S. LAQUINDANUM
Executive Vice President and Chief Financial Officer
Corporate Information Officer

No. 7 San Miguel Properties Center Building
St. Francis St., Mandaluyong City, Philippines
Tel. No. (632) 8982-6000
https://www.bankcom.com.ph

October 26, 2026

Bank of Commerce Offers ₱5 Billion Dual-Tranche Peso Bond

San Miguel Corporation affiliate Bank of Commerce (BankCom) has started the public offer of its dual-tranche fixed rate bonds due 2028 (Series E Bonds) and fixed rate bonds due 2029 (Series F Bonds), with a minimum aggregate issue size of ₱5 billion with an oversubscription option. The bonds will be issued as the fourth tranche of BankCom's updated ₱80 billion Peso Bond Programme.

The Series E Bonds have a tenor of one and a half (1.5) years and a fixed interest rate of 6.9882% per annum. The Series F Bonds have a tenor of three (3) years and a fixed interest rate of 7.6563% per annum. Interest and will be payable quarterly in arrear. The minimum investment amount is ₱100,000 with increments of ₱50,000 thereafter.

The public offer period will run from 26 October until 4 November 2026 5:00 p.m., subject to BankCom's right to extend or shorten the offer period. The Series E Bonds and Series F Bonds are expected to be issued and listed on the Philippine Dealing & Exchange Corp. (PDEx) on 11 November 2026.

Proceeds from the issuance will be used for management of the bank's balance sheet, diversification of funding sources, and general corporate purposes.

For the six months ended 30 June 2026, BankCom reported a net income of ₱2.11 billion, 13% higher compared to the same period in 2025. BankCom also achieved record-high post-IPO profitability, with ROE of 11.56% and ROA of 1.47%, driven by strong core banking performance and client-related foreign exchange gains.

BankCom appointed ING Bank N.V., Manila Branch (ING), Philippine Commercial Capital, Inc. (PCCI Capital), Security Bank Capital Investment Corporation (Security Bank Capital), and Standard Chartered Bank (SCB) as Joint Lead Arrangers and Joint Bookrunners for this issuance. BankCom is also acting as a Selling Agent for the offering, together with ING, PCCI Capital, Security Bank Capital, and SCB.

THE BONDS ARE SECURITIES EXEMPT FROM REGISTRATION UNDER SECTION 9.1(E) OF THE SECURITIES REGULATION CODE AND ACCORDINGLY, WILL 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.

About BankCom

An affiliate of San Miguel Corporation (SMC) since 2008, Bank of Commerce is a publicly-listed universal bank focused on helping its clients, communities and conglomerate partners by delivering the best choice of financial services harnessing the strengths of the SMC Group. BankCom traces its origins to the Overseas Bank of Manila which opened in Binondo, Manila which opened in Binondo, Manila in 1963 but is now identified by its logo bearing the SMC symbols of escudo and cloverleaf.

As of June 30, 2026, BankCom posted a net income of ₱2.11 billion, 13% higher than the ₱1.86 billion in the same period last year. The Bank maintains a network of 144 branches – inclusive of the main branch, 139 regular branches, and 4 branch lite units – and 287 automated teller machines (ATMs) and cash kiosks, strategically located nationwide as of September 30, 2026.