COVER SHEET

						2	4	2	2	1

SEC Registration Number

B	A	N	K		O	F		C	O	M	M	E	R	C	E															

(Company's Full Name)

S	a	n		M	i	g	u	e	l		P	r	o	p	e	r	t	i	e	s		C	e	n	t	r	e			
N	o	.	7		S	t	.	F	r	a	n	c	i	s		S	t	r	e	e	t									
M	a	n	d	a	l	u	y	o	n	g		C	i	t	y															

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

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(b)(3) THEREUNDER

1. Date of reporting **November 5, 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 September 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



By: **ANTONIO S. LAQUINDANUM** Date: 5 November 2026
Chief Financial Officer

November 5, 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

Re: Published Balance Sheet as of September 30, 2026

Dear Atty. Garcia/Atty. Selleza;

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

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

Bank of Commerce
We think CUSTOMERS

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

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

		Current Quarter	Previous Quarter
ASSETS			
Cash and Cash Items	P	4,767,843,537.06	4,294,843,813.93
Due from Bangko Sentral ng Pilipinas		14,891,041,395.07	22,526,531,061.48
Due from Other Central Banks and Banks - Net		8,793,998,705.85	7,210,513,390.11
Financial Assets at Fair Value through Profit or Loss (FVPL)		2,881,923,200.84	3,784,031,126.55
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net		30,735,458,727.74	31,747,996,524.65
Debt Securities at Amortized Cost - Net		51,826,789,249.74	49,253,994,751.45
Interbank Loans Receivable		159,199,853.78	3,855,455,360.58
Loans and Receivables - Others		161,818,527,836.21	152,727,390,894.25
Loans and Receivables Arising from RA/CA/PR/SLB		0.00	0.00
Total Loan Portfolio (TLP) - Gross		161,977,727,689.99	156,582,846,254.83
Allowance for Credit Losses		2,027,545,483.39	1,862,905,670.87
Total Loan Portfolio - Net		159,950,182,206.60	154,719,940,583.95
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net		33,111,057.90	33,212,841.30
Bank Premises, Furniture, Fixture and Equipment - Net		1,939,277,417.07	2,007,249,883.84
Real and Other Properties Acquired - Net		2,644,710,945.38	2,646,161,370.39
Sales Contract Receivables - Net		203,897,740.76	218,222,451.44
Other Assets - Net		7,834,986,753.30	7,416,405,595.26
TOTAL ASSETS	P	**286,503,220,937.31**	**285,859,103,394.35**
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P	7,978,523.23	15,153,929.46
Deposit Liabilities		223,963,499,239.66	223,636,602,698.95
Bonds Payable - Net		17,926,471,755.35	17,911,061,491.48
Other Liabilities		9,695,941,337.75	9,424,858,186.28
TOTAL LIABILITIES	P	**251,593,890,855.99**	**250,987,676,306.17**
STOCKHOLDERS' EQUITY			
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		3,227,834,347.03	2,191,010,864.00
Retained Earnings		9,018,561,605.35	9,018,561,605.35
Other Capital Accounts		-2,763,147,130.79	-1,764,226,640.90
TOTAL STOCKHOLDERS' EQUITY	P	**34,909,330,081.32**	**34,871,427,088.18**
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P	**286,503,220,937.31**	**285,859,103,394.35**
CONTINGENT ACCOUNTS			
Guarantees Issued		1,569,185,242.54	1,475,198,782.01
Performance Standby Letters of Credit		9,928,364,095.13	4,797,632,217.71
Commercial Letters of Credit		1,211,880,535.88	1,086,307,064.02
Commitments		24,930,803,968.67	20,819,203,213.47
Spot Foreign Exchange Contracts		5,962,923,320.11	9,150,363,423.23
Trust Department Accounts		83,185,430,702.38	72,303,062,942.67
Derivatives		5,825,520,000.00	5,890,560,000.00
Others		1,623,310,962.43	2,039,291,998.96
TOTAL CONTINGENT ACCOUNTS	P	**134,237,418,827.14**	**117,561,619,642.07**

FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.52	1.43
Net NPL Ratio	0.63	0.63
Gross NPL Coverage Ratio	82.27	83.29
Net NPL Coverage Ratio	71.77	70.53
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	43.66	40.98
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.64	0.52
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	165.92	189.24
Net Stable Funding Ratio	123.29	131.46
Minimum Liquidity Ratio	0.00	0.00
PROFITABILITY		
Return on Equity (ROE)	12.35	12.58
Return on Assets	1.54	1.61
Net Interest Margin	4.58	4.48
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	12.75	13.60
Tier 1 Capital Ratio	15.30	16.31
CAR	16.06	17.07
LEVERAGE		
Basel III Leverage Ratio	10.69	10.89
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 October 2026 at Mandaluyong City, affiants exhibiting to me their [redacted] valid until [redacted], and [redacted] valid until [redacted], 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 [redacted]
PTR No. [redacted] MANDALUYONG CITY
IBP OR NO. [redacted]; RIZAL (RSM) CHAPTER
MCLE COMPLIANCE NO. [redacted]
UNIT 908 CITYLAND SHAW TOWER
SHAW BLVD. CORNER ST. FRANCIS ST., MANDALUYONG CITY

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Series of 2026