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 11, 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

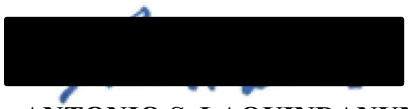
San Miguel Corporation affiliate Bank of Commerce (BankCom) successfully raised ₱17.4 billion through its dual-tranche offering, more than 3.4 times the minimum aggregate issue size of ₱5 billion. The bonds were listed on the Philippine Dealing & Exchange Corp. (PDEX) today, 11 November 2026.

The offering comprised fixed rate bonds due 2028 (Series E Bonds) and fixed rate bonds due 2029 (Series F Bonds). Broad-based participation from retail and institutional investors drove strong demand for the offering and underscores the sustained investor support for BankCom and its growth strategy.

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: 11 November 2026

Bank of Commerce
An affiliate of San Miguel Corporation

November 11, 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 Raises ₱17.4 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

November 11, 2026

Bank of Commerce Raises ₱17.4 Billion Dual-Tranche Peso Bond

San Miguel Corporation affiliate Bank of Commerce (BankCom) successfully raised ₱17.4 billion through its dual-tranche offering, more than 3.4 times the minimum aggregate issue size of ₱5 billion. The bonds were listed on the Philippine Dealing & Exchange Corp. (PDEX) today, 11 November 2026.

The offering comprised fixed rate bonds due 2028 (Series E Bonds) and fixed rate bonds due 2029 (Series F Bonds). Broad-based participation from retail and institutional investors drove strong demand for the offering and underscores the sustained investor support for BankCom and its growth strategy.

"We are grateful for the continued support from our investors. The success of this offering, with an oversubscription of over 3.4 times, particularly amid a challenging market backdrop, reflects continued confidence in BankCom's fundamentals and strategy," BankCom President Michelangelo Aguilar stated.

BankCom issued ₱9.3 billion in Series E Bonds, which have a tenor of one and a half (1.5) years and a fixed interest rate of 6.9882% per annum, and ₱8.1 billion in Series F Bonds, which have a tenor of three (3) years and a fixed interest rate of 7.6563% per annum. Interest will be paid quarterly in arrears. The minimum investment amount was ₱100,000, with increments of ₱50,000 thereafter.

The bonds were issued as the fourth tranche of BankCom's updated ₱80 billion Peso Bond Programme. Proceeds from the issuance will be used for management of the bank's balance sheet, diversification of funding sources, and general corporate purposes.

"The tremendous result of this issuance reinforces the depth of support for BankCom in the domestic capital markets. It also provides us with additional flexibility to manage our balance sheet, diversify our funding base and support the continued expansion of our banking franchise," Aguilar added.

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. PCCI Capital was also appointed as Market Maker for the bonds.

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.

The Bank maintains a network of 146 branches – inclusive of the main branch, 140 regular branches, and 5 branch lite units – and 287 automated teller machines (ATMs) and cash kiosks, strategically located nationwide as of November 10, 2026.