

ONLY PHILIPPINE BANK RATED INVESTMENT-GRADE BY TWO MAJOR RATINGS AGENCIES

In 2013, international ratings agencies thrust BPI back into the radar of international investors by giving it investment grade—in October, Moody’s Investors Service raised BPI’s baseline credit assessment to baa3 from ba1, while Fitch Ratings in March raised the Bank’s long-term foreign currency issuer default rating to BBB- from BB+ .

The baseline credit assessment is an evaluation of the Bank’s stand-alone financial strength, excluding extraordinary government support.

Moody’s also upgraded the deposit rating of BPI

to Baa3/Prime-3 from Ba1/Not Prime, with a positive outlook.

“Overall, Moody’s views the credit profile of BPI ... to be among the most defensive and best positioned to withstand a cyclical downturn among Moody’s rated banks in the Philippines,” Moody’s said in its October 3, 2013 statement announcing the upgrade.

On the other hand, the BBB- ratings given by Fitch to the Bank’s long-term foreign currency and long-term local currency issuer default rating indicate the Bank’s good credit quality, with low expectation of default risk.

“Of the major Philippine banks rated by Fitch, BPI’s ratings have been the highest, due to its established domestic presence, sound financial metrics and prudent management,” Fitch said in an April 1, 2013 statement.

To date, BPI enjoys the distinction of being the only Philippine bank rated investment-grade by two international ratings agencies.

RECOGNITIONS

AWARDING BODY	AWARD
▶ 48th Anvil Awards	Award of Merit, Public Relations Program on a Sustained Basis, Digital Campaign Category, for BPI on Facebook
▶ Alpha Southeast Asia	<ul style="list-style-type: none"> • Best Trade Finance Bank in the Philippines • Best SME Bank, for BPI Family Savings Bank • Best Cash Management Bank
▶ Annual Global CSR Awards	Finalist, Best Community Program Category, for BPI Bayan nationwide employee volunteerism program
▶ Asian Banking and Finance Awards	<ul style="list-style-type: none"> • Domestic Retail Bank of the Year in the Philippines • Website of the Year-Philippines, for BPI Express Online • Employer Award of the Year-Gold • Philippine Domestic Trade Finance Bank of the Year
▶ Asia Money	Best Cash Management Bank in the Philippines for Large and Small Corporations
▶ Association of Filipino Franchisers Inc.	Franchise Cornerstone Award
▶ Bankers Institute of the Philippines (BAIPHIL)	1st BAIPHIL Green Bank Challenge, Best in Paperless Branch Model (for the Green Branch Model)
▶ Bangko Sentral ng Pilipinas	Pagtugon Award, for Consumer Banking Group’s Customer Care Division
▶ Bureau of the Treasury	Best Performing Government Securities Eligible Dealers, Top Local Bank and Third Overall
▶ Corporate Governance Asia	Asia’s Most Outstanding Company on Corporate Governance (Philippines)
▶ Employers Confederation of the Philippines	Grand Winner, Kapatiran sa Industriya (Kapatid) Awards 2013
▶ Euromoney	Best Trade Finance Bank of the Year

▶ Global Finance	Best Emerging Markets Banks in Asia (Philippines)
▶ Housing and Urban Development Coordinating Council and Home Guaranty Corporation	Most Active Bank Lender for Housing, for BPI Family Savings Bank
▶ International Association of Business Communicators	<ul style="list-style-type: none"> • Gold Quill Award of Excellence, for Talk to Us Campaign • Gold Quill Award of Merit, for Talk to Us on Facebook
▶ International Council of Shopping Centers Asia Pacific Awards	Best Marketing Position-Finalist
▶ Internet and Mobile Marketing Association of the Philippines	Boomerang Awards 2013, Program Effectivity Winner for BPI Get Out More Awareness Campaign
▶ National Statistics Office-NCR	Most Cooperative Business Establishment in the NCR
▶ PANATA	<ul style="list-style-type: none"> • Certificate of Merit: BPI Puso Mo • Certificate of Merit: BPI Talk to Us • 4th PANATA Bronze Award: BPI Talk to Us
▶ PDS Group	Top Corporate Issue Manager and Arranger (for BPI Capital Corporation)
▶ Philippine Dealing and Exchange Corporation	<ul style="list-style-type: none"> • Most Active Trading Participants in the secondary market • Top Fixed Income Dealing Participant • Top 5 Spot FX Dealers • Top 5 PDDTS/PvP Participants
▶ Philippine Chamber of Commerce and Industry	Special Citation; Excellence in Ecology and Economy
▶ Philippine Franchise Association	<ul style="list-style-type: none"> • Chairman's Award, for BPI Family Savings Bank Ka-Negosyo Franchising Loan • Best in the Philippine Franchising Sector, 12th Franchise Excellence Awards
▶ Radar Global	Gold Medal for Over-All Bank Reputation
▶ Readers' Digest Trusted Brand 2013	<ul style="list-style-type: none"> • Gold Trusted Brand, for BPI Express Credit • Trusted Brand, for BPI Asset Management
▶ Social Media, Banking & Payments Asia Trailblazer Awards	Channel Excellence Awardee for Facebook.com/bpi
▶ The Asian Banker Achievement Award	Best Trade Finance Bank in the Philippines
▶ The Asset	<ul style="list-style-type: none"> • Most Astute Investors in the Philippines • Best Local Currency Bond Individuals in Sales, Trading and Research
▶ The Asset Triple A	<ul style="list-style-type: none"> • Best Domestic Bank for the Philippines • Best Asset Management Company, for BPI Asset Management and Trust Group • Best Cash Management Bank • Best Trade Finance Service Provider in the Philippines
▶ The Financial Brand	25th, Overall Power 100 Social Media Rankings for Banks
▶ Trade Finance Awards for Excellence	Best Trade Finance Bank in the Philippines
▶ United Nations Framework Convention on Climate Change	Recognition given to BPI-IFC for its Sustainable Energy Finance Program