

APPENDICES

Leaders' Biographies

JAIME AUGUSTO ZOBEL DE AYALA, Filipino, 59 years old, Non-Executive Director, has been a member of the Board of Directors of BPI since March 1990 and Chairman since March 2004. He also served as Vice-Chairman from 1995 to March 2004. Mr. Zobel is currently Chairman of the Bank's Executive Committee and member of the Nomination Committee.

Mr. Zobel is the Chairman and Chief Executive Officer of publicly-listed Ayala Corporation. He is also Chairman of listed companies Globe Telecom, Inc. and Integrated Micro-Electronics, Inc., and Vice-Chairman of Ayala Land, Inc. and Manila Water Company, Inc. He is a member of various international and local business and socio-civic organizations, including the JP Morgan International Council, Mitsubishi Corporation International Advisory Committee, Global Board of Advisors of the Council on Foreign Relations, Harvard Global Advisory Council, University of Tokyo Global Advisory Board, and Singapore Management University Board of Trustees. He is also Chairman of Harvard Business School's Asia-Pacific Advisory Board and Endeavor Philippines, and former Chairman of the Asia Business Council, the Ramon Magsaysay Foundation, and the World Wildlife Fund Philippine Advisory Council. He was also the Philippine Representative to the Asia Pacific Economic Cooperation (APEC) Business Advisory Council from 2010-2015.

In 2007, he received the Harvard Business School Alumni Achievement Award, the school's highest recognition. He is also a recipient of the Order of Mabini, rank of Commander (2015), Philippine Legion of Honor, rank of Grand Commander (2010), and Presidential Medal of Merit (2009). In 2017, the UN Global Compact named him a Sustainable Development Goals Pioneer for integrating sustainability into business strategy and operations.

He received his B.A. in Economics (with honors) from Harvard University in 1981 and completed his MBA at Harvard Business School in 1987.

FERNANDO ZOBEL DE AYALA, Filipino, 58 years old, Non-Executive Director, has been a member of the Board of Directors of BPI since October 1994 and was elected Vice Chairman in April 2013. He also serves as Chairman

of the Bank's Personnel and Compensation Committee, Vice-Chairman of the Executive Committee, and member of the Nomination Committee. He is also Chairman of the Board of Trustees of BPI Foundation, Inc. Mr. Zobel is the President and Chief Operating Officer of publicly-listed Ayala Corporation. He is also Chairman of Ayala Land, Inc. and Manila Water Company, Inc.; Director of Globe Telecom, Inc. and Integrated Micro-Electronics, Inc., all listed companies. He is also an Independent Director of publicly-listed Pilipinas Shell Petroleum Corp. He is also Chairman of AC International Finance Ltd. and AC Energy Holdings, Inc.; Co-Chairman of Ayala Foundation, Inc.; and Director of Livelt Investments, Ltd., Ayala International Holdings Limited, and Honda Cars Philippines, Inc. Mr. Zobel is a member of INSEAD's East Asia Council and the World Presidents' Organization. He is a board member of Habitat for Humanity International and chairs the steering committee of its Asia Pacific Capital Campaign. He also serves on the board of the Asia Society and is a member of the Asia Philanthropy Circle. He is a board member of the Philippine National Museum, Caritas Manila and Pilipinas Shell Foundation.

He holds a liberal arts degree from Harvard College and a CIM from INSEAD, France.

CEZAR P. CONSING, Filipino, 58 years old, Executive Director, has, since 2013, been President and Chief Executive Officer of Bank of the Philippine Islands (BPI), and a Senior Managing Director of Ayala Corporation, BPI's controlling shareholder. He has served on BPI's Board of Directors for 16 years (1995 - 2000, 2004 - 2007, 2010 - present), including 5 years representing J.P. Morgan & Co., then BPI's second largest shareholder, and 3 years as an Independent Director. Mr. Consing serves as Chairman of BPI's thrift bank, investment bank, UK bank, property and casualty insurance, leasing, and rental subsidiaries, and Vice Chairman of BPI Foundation. He is also a board director of BPI's life insurance, asset management and micro finance subsidiaries. Mr. Consing is a member of BPI's Executive Committee, and is Chairman of its Credit and Management Committees.

Mr. Consing serves as Chairman of publicly-listed National Reinsurance Corporation, President and board director of Bancnet, Inc., and LGU Guarantee Corporation, three industry consortium institutions where BPI is a minority shareholder.

Outside his association with BPI, Mr. Consing serves as an Independent Director of publicly-listed Jollibee Foods Corporation (2010 - Present). He presently also serves on the boards of four private companies: The Rohatyn Group, Sqreem Technologies, FILGIFTS.com and Endeavor Philippines. Previously, he also served as an Independent Director of Malaysia-based CIMB Group Holdings (2006 - 2013) and First Gen Corporation (2005 - 2013) which is listed on the PSE. He is also a board director of the US-Philippines Society and a trustee of the Manila Golf Club Foundation. Mr. Consing has been a member of the Trilateral Commission since 2014.

Mr. Consing first worked for BPI, in Corporate Planning and Corporate Banking, from 1980 - 1985. He worked for J.P. Morgan & Co., based in Hong Kong and Singapore, from 1985 - 2004, rising to co-head and head the firm's investment banking business in Asia Pacific from 1997 - 2004, and head J.P. Morgan Securities (Asia Pacific) Ltd. in the last five years as President of J.P. Morgan Securities (Asia Pacific) Ltd. As a senior Managing Director of J.P. Morgan, Mr. Consing was a member of the firm's global investment banking management committee and its Asia Pacific management committee. Mr. Consing was a partner at The Rohatyn Group from 2004 - 2013, headed its Hong Kong office and its private investing business in Asia, and was a board director of its real estate, and energy and infrastructure private equity investing subsidiaries.

Mr. Consing received an A.B. Economics degree (Accelerated Program), magna cum laude, from De La Salle University, Manila, in 1979. At the university, he was a member of the student council, the student newspaper and the varsity track and field team. In recent years, he has served on the advisory committees of the university and its school of economics. Mr. Consing obtained an M.A. in Applied Economics from the University of Michigan, Ann Arbor, in 1980.

GERARDO C. ABLAZA, JR., Filipino, 64 years old, Non-Executive Director, was elected as Director of BPI in April 2017. He is a member of the Bank's Personnel & Compensation Committee. He is a Director of BPI Family Savings Bank, Inc. and BPI Capital Corporation.

He is currently a Management Consultant at the Ayala Corporation and a member of the Board of Directors in publicly-listed Manila Water Company, Inc., as well as other Ayala subsidiaries including AC Energy, AC Health, AC Infrastructures and Ayala Foundation.

From 2010 to 2017, Mr. Ablaza was the President and CEO of Manila Water Company. He was responsible for overseeing the financial and operational growth within Manila Water's service areas in the Metro Manila East Zone and in its expansion areas. From 1998 to April 2009, he was President and CEO of Globe Telecom, Inc. During this period, he took the company from being the fourth-ranked mobile services provider to the second-largest full-service telecom operator with a subscriber base of 25 million in 2008.

In 2004, Mr. Ablaza was recognized by CNBC as the Asia Business Leader of the Year, making him the first Filipino CEO to win the award. He was also awarded by Telecom Asia as the Best Asian Telecom CEO. In 2013, he was recognized for his consistent leadership and innovation across the banking, investment, telecommunications and utility service industries through the Citi Distinguished Alumni Award for Leadership and Ingenuity. He was the first Filipino to be awarded with such an honor. In June 2015, he became a member of the International Advisory Panel of the Institute for Water Policy under the Lee Kuan Yew School of Public Policy in Singapore. In 2017, he became a member of the Board of Directors and Executive Committee of Advance Info Services, PLC based in Thailand.

Mr. Ablaza graduated summa cum laude from the De La Salle University in 1974 with a degree in Liberal Arts, major in Mathematics (Honors Program). As one of the most accomplished graduates of his alma mater, he sits as a member of the Board of Trustees in various De La Salle schools in the country.

ROMEO L. BERNARDO, Filipino, 63 years old, Independent Director, has served as a member of the Board of Directors of BPI since February 1998, qualifying as an Independent Director since August 2002.

He is the Chairman of the Bank's Nomination Committee and a member of the Personnel & Compensation, Related Party Transaction, and Risk Management Committees. He also serves as Independent Director of BPI Capital Corporation, BPI/MS Insurance Corporation, BPI-Philam Life Assurance Corporation and BPI Asset Management and Trust Corporation.

Mr. Bernardo also serves as an Independent Director of the following listed companies: Aboitiz Power Corporation, National Reinsurance Corporation of the Philippines, and RFM Corporation. He is also a Non-Executive Director in publicly-listed Globe Telecom, Inc. He is also Chairman of the Board of Directors (Independent) of Ayala Life Fixed-Income Fund; the Peso, Dollar, Euro, Growth, Money Market Bond Funds. He also serves as a Board Director of Management Association of the Philippines and Finex Foundation.

Mr. Bernardo is a former undersecretary of the Department of Finance and founded his consultancy practice, Lazaro Bernardo Tiu & Associates in 1997. He has been advisor to various multilateral institutions such as the World Bank, International Finance Corporation, Asian Development Bank, and Japan International Cooperation Agency. He has also worked with government institutions and the National Economic Development Authority (NEDA) in policy matters involving pension reform, capital markets reform, and fiscal and debt management.

He is, likewise, a public advocate of good corporate and national governance and frequently writes on the subject in his capacity as Vice Chair and Co-Founder of the Foundation for Economic Freedom and the Philippine Partner of GlobalSource Partners, Inc., a worldwide association of country-based experts providing insights on global emerging markets.

Mr. Bernardo graduated with a B.S. Business Economics degree, magna cum laude, from the University of the Philippines in 1974. He obtained his M.A. Development Economics at Williams College, Williamstown, Massachusetts, graduating as valedictorian in 1977.

IGNACIO R. BUNYE, Filipino, 72 years old, Independent Director, became a member of the BPI Board in April 2016. He is a member of the Corporate Governance Committee. He is also an Independent Director of BPI Asset Management and Trust Corporation and Chairman of its Corporate Governance Committee.

Mr. Bunye was a member of the Monetary Board of the Bangko Sentral ng Pilipinas from 2008 to 2014. He previously held the positions of Presidential Political Adviser in 2008, Presidential Spokesperson in 2003, and Press Secretary in 2002.

He also worked for BPI's Treasury and Corporate Finance departments from 1983 before he began his government service in the City of Muntinlupa (then a municipality) as Officer-In-Charge and Mayor between 1986 and 1998.

During his twelve-year stewardship in Muntinlupa, Mr. Bunye founded the Muntinlupa Polytechnic College (now Pamantasan ng Lungsod ng Muntinlupa) and laid the foundation for the establishment of the Ospital ng Muntinlupa. He also served as Chairman of the Metropolitan Manila Authority (now Metropolitan Manila Development Authority) between 1991 and 1992, and was a member of the House of Representatives representing Muntinlupa between 1998 and 2001. A former print and broadcast journalist, he now writes a regular weekly column for Manila Bulletin, Tempo, People's Tonight, Sun Star, BusinessWeek Mindanao, and Filipino Reporter (in New York).

Mr. Bunye is a member of the Philippine Integrated Bar. He obtained his Bachelor of Arts degree and Bachelor of Laws degree from the Ateneo de Manila University in 1964 and 1969 respectively. He passed the Philippine Bar Examination in 1969. Significant awards and recognition received by Mr. Bunye include the Asian Institute of Management Honor and Prestige Award, the Bangko Sentral Service Excellence Medal, the Gran Oden de Isabela Catolica, and the Order of Lakandula.

OCTAVIO V. ESPIRITU, Filipino, 74 years old, Independent Director, has been a member of Board of Directors of BPI since April 2000. He is the Chairman of the Bank's Risk Management and Related Party Transaction Committees and a member of the Bank's Audit Committee.

Mr. Espiritu was the former President and Chief Executive Officer of Far East Bank & Trust Company, and also the President of the Bankers Association of the Philippines for three consecutive terms. He was the Chairman of the Board of Trustees of Ateneo de Manila University for 14 years.

Mr. Espiritu is an Independent Director of publicly-listed International Container Terminal Services, Inc. He is also Chairman of GANESP Ventures, Inc. and MAROV Holding Co., Inc. as well as a member of the Board of Directors of Philippine Dealing System Holdings Corporation and Subsidiaries, Philippine Stratbase Consultancy, Inc., Pueblo de Oro Golf & Country Club, and The Country Club, Inc.. He graduated with an A.B. Economics degree from the Ateneo de Manila University in 1963 and obtained his M.A. Economics degree from Georgetown University, U.S.A in 1966.

REBECCA G. FERNANDO, Filipino, 69 years old, Non-Executive Director, has served on the BPI board member from 1995 to 2007 and from 2009 up to the present. Ms. Fernando is a member of the following Committees in BPI: Executive Committee, Related Party Transaction Committee and Retirement/Pension Committee. She is also a member of the Board of Directors of BPI Capital Corporation, BPI Family Savings Bank, Inc., and BPI Asset Management and Trust Corporation.

Ms. Fernando is the Financial Consultant and Member of the Finance Boards of The Roman Catholic Archbishop of Manila and of The Roman Catholic Archbishop of Antipolo.

She graduated with a BSBA degree major in accounting from the University of the Philippines in 1970. She took further studies for an MBA at the University of the Philippines and attended an Executive Program on Transnational Business at the Pacific Asian Management Institute at the University of Hawaii. She is a Certified Public Accountant.

DELFIN C. GONZALEZ, JR., Filipino, 68 years old, Non-Executive Director, was elected as member of the BPI Board in April 2016. He is a member of the Bank's Personnel & Compensation Committee and Retirement/Pension Committee.

Mr. Gonzalez was the Chief Finance Officer of Ayala Corporation from 2010 to 2015, and previously served in the same capacity at Globe Telecom Inc. from 2000 to 2010, and San Miguel Corporation from 1975 to 1999.

Mr. Gonzalez is an independent financial consultant and the Chairman and President of D.C. Gonzalez Inc. He is also a member of the Board of Trustees of De La Salle Santiago Zobel School.

He graduated with a Bachelor of Science degree in Chemical Engineering from De La Salle College in 1971, and obtained his Master's degree in Business Administration from the Harvard Business School in 1975.

XAVIER P. LOINAZ, Filipino, 74 years old, Independent Director, has served as an independent member of the BPI Board since March 2009 and has been a member of the Board of Directors of the Bank since 1982. He previously held the position of President and Chief Executive Officer of the Bank for 22 years from 1982 to 2004. He was also President of the Bankers Association of the Philippines for two terms from 1989 to 1991. Mr. Loinaz is the Chairman of the Bank's Audit Committee and a member of the Nomination Committee. He is also an Independent Director of BPI Family Savings Bank, Inc., and BPI/MS Insurance Corporation.

Mr. Loinaz is also an Independent Director of publicly-listed Ayala Corporation. He is also a member of the Board of Directors/Trustees of DAOI Condominium Corporation and E. Zobel Foundation, Chairman of the Board of Alay Kapwa Kilusan Pangkalusugan; Chairman and President of XPL Manitou Properties, Inc., and Vice-Chairman of XPL MTJL Properties Inc.

He graduated with an A.B. Economics degree from the Ateneo de Manila University in 1963, and obtained his MBA Finance at the Wharton School of Pennsylvania in 1965.

AURELIO R. MONTINOLA III, Filipino, 66 years old, Non-Executive Director, has been a member of the Board of Directors of BPI since 2004. Mr. Montinola also served as President and Chief Executive Officer of BPI for eight years from 2005 to 2013, and BPI Family Savings Bank, Inc. for twelve years from 1992 to 2004. He is a member of the Bank's Executive, Risk Management,

Personnel & Compensation and Nomination Committees. Among the several BPI subsidiaries and affiliates, Mr. Montinola serves as member of the Board of Directors of the following: BPI Capital Corporation; BPI Direct Banko, Inc.; BPI Family Savings Bank, Inc.; BPI/MS Insurance Corporation; and BPI-Philam Life Assurance Corporation.

Mr. Montinola is the Chairman of the Board and Non-Executive Director of Far Eastern University and an Independent Director of Roxas and Company, both listed companies. Since May 2017, he is also an Independent Director of Xeleb Technologies, Inc., a subsidiary of publicly-listed Xurpas, Inc.. He is also Chairman of the Nicanor Reyes Educational Foundation Inc., Roosevelt Colleges, Inc., East Asia Computer Center Inc., Amon Trading Corporation, and the Kabang Kalikasan ng Pilipinas Foundation, Inc. He is also a member of the Board of Trustees of BPI Foundation Inc. and Philippine Business for Education Inc. where he sits as Vice-Chairman.

Significant awards received by Mr. Montinola include Management Man of the Year 2012 (Management Association of the Philippines), Asian Banker Leadership Award (twice), and Legion d'Honneur (Chevalier) from the French Government. He obtained his Bachelor of Science in Management Engineering degree at the Ateneo de Manila University in 1973 and his MBA from the Harvard Business School in 1977.

MERCEDITA S. NOLLEDO, Filipino, 77 years old, Non-Executive Director, has been a member of the Board of Directors of BPI since 1991. She is the Chairman of the Bank's Retirement & Pension Committees and a member of the Executive Committee and Corporate Governance Committee.

Ms. Nolleddo is also a Director in the following BPI subsidiaries and affiliates: BPI Investment Management, Inc., where she sits as Chairman; BPI Family Savings Bank, Inc.; BPI Capital Corporation and BPI Asset Management and Trust Corporation.

Ms. Nolleddo serves as a Non-Executive Director of publicly-listed Xurpas, Inc.; and, since 2016, is an Independent Director of listed company D&L Industries, Inc. She is also a Director of the

following companies: Ayala Land Commercial REIT, Inc., Michigan Holdings, Inc., and Anvaya Cove Beach and Nature Club, Inc. She is also a member of the Board of Trustees of Ayala Foundation, Inc. and BPI Foundation, Inc. as well as Vice-President of Sonoma Properties, Inc. She was previously also a member of the Board of Directors of Ayala Corporation from 2004 until September 2010.

Ms. Nolleddo graduated with the degree of Bachelor of Science in Business Administration major in Accounting (magna cum laude) from the University of the Philippines in 1960 and placed second at the Certified Public Accountant Licensure Board Examination administered in the same year. In 1965, she obtained her Bachelor of Laws degree (cum laude) also from the University of the Philippines where she also placed second at the Bar Examination held in the same year.

ANTONIO JOSE U. PERIQUET, Filipino, 57 years old, Independent Director, has been an independent member of the BPI Board since April 2012. He is a member of the Bank's Executive Committee. He is the Chairman/Independent Director of BPI Asset Management and Trust Corporation and also serves as an Independent Director of BPI Capital Corporation and BPI Family Savings Bank, Inc.

Mr. Periquet is an Independent Director of the following publicly-listed companies: ABS-CBN Corporation; ABS-CBN Holdings; Ayala Corporation; DMCI Holdings, Inc.; Max's Group of Companies; and Philippine Seven Corporation. He is the Chairman of the Campden Hill Group, Inc. and Pacific Main Holdings and an Independent Director of Albizia ASEAN Tenggara Fund. He is a member of the Board of Trustees of Lyceum University of the Philippines and a member of the Dean's Global Advisory Council at the University of Virginia's Darden School of Business.

Mr. Periquet graduated from the Ateneo de Manila University with an AB Economics degree in 1982. He also holds a Master of Science degree in Economics from Oxford University and an MBA from the University of Virginia.

DR. ASTRID S. TUMINEZ, Filipino with U.S. citizenship, 53 years old, Independent Director, joined BPI as an independent member of the Board in December 2013. She is a member

of BPI's Risk Management Committee and Corporate Governance Committee.

Since 2012, Dr. Tuminez has been Microsoft's Regional Director for Corporate, External and Legal Affairs (Southeast Asia). Her team supports 15 markets and drives government affairs, policy and regulatory engagements, academic and non-profit relations, and other activities to enhance understanding and use of technology for the public good. She is the former Vice-Dean (Research) and Assistant Dean (Executive Education) of the Lee Kuan Yew School of Public Policy, National University of Singapore.

Previous positions include: Senior Consultant to the US Institute of Peace, Director of Research at AIG Global Investment, and Program Officer at Carnegie Corporation of New York. She sits on the Board of Singapore American School and was chair of the board of ASKI, an NGO that promotes financial literacy and entrepreneurship among migrant workers in Singapore.

She is also an international advisor to the Global Economic Symposium and an Adjunct Professor at the Lee Kuan Yew School of Public Policy.

Ms. Tuminez has been a US Institute of Peace Scholar, a Freeman Fellow of the Salzburg Global Seminar, a fellow at the Harvard Kennedy School, a Distinguished Alumna of Brigham Young University, and a fellowship recipient of the Social Science Research Council and the MacArthur Foundation. She has authored a book and numerous articles, reports, essays, and opinion editorials on a wide range of subjects.

Her education includes a BA with a double major in Russian Literature and International Relations from Brigham Young University (1986), a Masters in Soviet Studies from Harvard University (1988), and a Ph.D. in Political Science from the Massachusetts Institute of Technology (1996). She received the Filipina Women Network's "100 Most Influential" Filipinas recognition in 2013 and Public Affairs' Prospect Gold Standard Award for Professional Excellence in Asia in 2016.

DOLORES B. YUVIENCO, Filipino, 70 years old, Independent Director, joined the BPI Board in April 2014 and qualified as an independent in April 2016. She is a member of the Audit Committee and Chair of the Corporate Governance Committee of BPI.

Ms. Yuvienco worked for 41 years with the Bangko Sentral ng Pilipinas (formerly known as Central Bank of the Philippines) under various capacities until her compulsory retirement in March 2013. She held the post of Assistant Governor in the Supervision and Examination Sector when she retired. Her exposure at the BSP was largely in bank supervision where her responsibilities ranged from the crafting of policies/regulations on banking supervision to on-site examination and off-site monitoring of BSP-supervised entities.

As a ranking official in the BSP, she had opportunities to meet and share ideas with her counterparts in other central banks in the region. Owing to her experience, she was tapped as a resource speaker in various training programs of the Southeast Asian Center for Banking in Kuala Lumpur.

Ms. Yuvienco graduated from St. Theresa's College, Quezon City in 1967, with a degree of Bachelor of Science in Commerce, major in Accounting. She took up post graduate studies at the University of the Philippines Diliman. She is a Certified Public Accountant and a Career Executive Service Professional.

PRINCIPAL OFFICERS

CEZAR P. CONSING President & Chief Executive Officer

JOSEPH ALBERT L. GOTUACO Executive Vice President

Filipino, 52 years old, Mr. Gotuaco is Head of BPI's Retail Banking Group and is responsible for the Bank's retail customer relationships, and its branch and retail sales network. Mr. Gotuaco also serves as Chairman of the Board of BPI Direct Banko, the Bank's microfinance arm. He is a member of the Board of Directors of BPI Family Savings Bank and BPI International Finance Ltd., a Hong Kong-based subsidiary serving high net worth clients. Mr. Gotuaco is a member of the Bank's Management, Asset & Liability, IT Steering, and Operating & IT Risk Management Committees. Mr. Gotuaco served as CFO of BPI between 2013 and 2017.

Mr. Gotuaco began his banking career in New York in 1986, as a trader and risk manager for fixed income products at Chemical Bank, a predecessor firm of J.P. Morgan. In 1994, he was based in Hong Kong for J.P. Morgan, then a major shareholder of BPI, where he

was responsible for arranging financings for corporate and sovereign clients in the Philippines and in Southeast Asia. In 2002, Mr. Gotuaco worked at Credit Suisse; in 2005, he worked in Merrill Lynch and served on the firm's Asia-Pacific Operating Committee. At both Credit Suisse and Merrill Lynch, he was responsible for developing and marketing fixed income financing and risk management solutions for sovereign, financial institutions and corporate clients across non-Japan Asia. Immediately prior to joining BPI in 2013, Mr. Gotuaco worked in a Singapore-based investment company, where he helped the Brunei government manage portfolio investments, and founded a captive finance company targeting U.S.-based retail and SME clients in the aviation sector.

Mr. Gotuaco obtained his B.S. Economics in Finance and Marketing, summa cum laude, from the Wharton School, University of Pennsylvania, in 1986. He obtained his MBA from Harvard Business School in 1994. Mr. Gotuaco also serves as a non-executive board member of AirFleet Capital, Inc., a U.S.-based originator of retail and corporate loans for general aviation aircraft.

RAMON L. JOCSON
Executive Vice President

Filipino, 58 years old, Mr. Jocsón is Head of the Enterprise Services Group which serves as BPI's infrastructure backbone covering Human Resources, Centralized Operations, Information Systems, Facilities Services Group and Corporate Affairs and Communications. He chairs the Bank's IT Steering Committee and is a member of the Bank's Management Committee.

Mr. Jocsón began his career as a Systems Analyst with IBM in Manila in 1982, subsequently working through different positions including Information Systems Manager, Systems Engineering Manager and Manager of Quality. In 1995, he was based in Singapore where he led IBM's Applications/Systems Integration business in ASEAN and South Asia. In 1996, he was appointed as Managing Director for IBM Philippines. In 2000, he was appointed as Vice President and GM of IBM Global Services, ASEAN and South Asia. He was then appointed as Vice President and GM of IBM Global Services for Industrial Sector for Asia Pacific in 2005. In 2007, Mr. Jocsón was appointed as Vice President and GM of Application Services for the Growth Market Unit, where he led IBM's Applications Management and Application Integration

Services in Asia Pacific, Central & Eastern Europe, Latin America and Middle East/Africa. In 2010, he was appointed as VP & GM of Integrated Technology Services for Asia Pacific. In 2013, he was appointed as VP & GM of IBM Global Services for Central and Eastern Europe based out of Prague, Czech Republic. In this capacity, he had responsibility for IBM's services portfolio in Russia/CIS, Turkey, Poland & Baltics, Central Europe and South East Europe. From January 2015 until he joined BPI in September 2015, he was based in Singapore, as IBM Asia Pacific VP & GM for Strategic Outsourcing which counts major regional banks, telcos and airlines as amongst its major clients.

He obtained his BS Industrial Engineering degree from the University of the Philippines in 1982. He also has an MBA from the Ateneo Graduate School of Business.

DANIEL GABRIEL M. MONTECILLO
Executive Vice President

Filipino, 61 years old, Mr. Montecillo is head of the Corporate Client Segment of the BPI. He was a former President of BPI Capital Corporation, the Bank's investment banking subsidiary. He has 21 years of international banking experience, having worked in New York and Hong Kong at Bankers Trust (now Deutsche Bank), Credit Suisse and Morgan Stanley. At Banker's Trust, he worked in various capacities in the Real Estate Finance Group and the Global Markets Group, including corporate lending, restructuring, private placements, derivatives, and portfolio analysis and acquisition of real estate assets.

During his time at Credit Suisse and Morgan Stanley in Hong Kong, he was part of and managed business development and transaction teams in corporate, real estate and leveraged finance, derivatives, private equity, mergers & acquisitions, and equity and debt capital markets. He primarily served as Country Manager for the Philippines and was the senior coverage officer for the top corporations and financial institutions in the country. Additionally, in 2000, he established, built up and managed the Financial Sponsors Group at Morgan Stanley to cover the Asian officers of its global private equity, hedge fund and venture capital clients. More recently, Mr. Montecillo served as partner and Chief Executive Officer of Diamond Dragon Advisors (Hong Kong) Limited, Asia's first privately-owned private equity fund placement agent, and before that, was Chief Executive

Officer of Fidelis Holdings Limited, the Hong Kong-based regional real estate investment vehicle of the Ayala Group of Companies.

Mr. Montecillo earned a Master of Business Administration and Master of Arts degrees from Stanford University and bachelor's degree in Management of Financial Institutions and Behavioral Sciences, magna cum laude from De La Salle University.

ANTONIO V. PANER
Executive Vice President and Treasurer

Filipino, 59 years old, Mr. Paner serves as Treasurer and head of the Bank's Global Markets Group. As such, he is responsible for managing the Bank's interest rate and liquidity gaps, as well as its fixed income and currency market-making, trading, and distribution activities— in the Philippines and internationally. Mr. Paner is Chairman of the Bank's Asset & Liability Committee and is a member of the Management Committee and Asset Management Investment Council. Mr. Paner is Chairman of BPI Forex Corporation, and also serves on the boards of BPI Europe Plc and BPI International Finance Ltd.

Mr. Paner joined BPI in 1985, when the Bank acquired Family Savings Bank and performed various Treasury and Trust positions until 1989. Between 1989 and 1996, he worked at Citytrust, then the consumer banking arm of Citibank in the Philippines, which BPI acquired in 1996. At BPI, he has been responsible for various fixed income – related businesses of the Bank, including Risk Taking, Local Currency Portfolio Management, and Money Management.

Mr. Paner served as President of the Money Market Association of the Philippines (MART) in 1998 and remains an active member up to present. He is currently the Vice Chairman of the Bankers Association of the Philippines' (BAP) Open Market Committee. He is also a member of the Makati Business Club, Management Association of the Philippines, British Chamber of Commerce, and the Philippine British Business Council.

He obtained an A.B. Economics degree from Ateneo de Manila University in 1979 and completed various courses in Business and Finance, including Strategic Financial Management in 2006 and the Advanced Management Program in 2009 at the Harvard Business School.

MARIA THERESA MARCIAL JAVIER
Chief Finance Officer and Senior Vice President

Filipino, 47 years old, is the Chief Finance Officer and head of Strategy and Development of the Bank. She has direct responsibility over strategic and corporate planning, accounting and financial control, capital management, investor relations, corporate legal affairs, strategic asset disposal, and enterprise projects.

She has 23 years of banking experience with expertise in trust and investment management business, corporate and investment banking, and strategic planning. She is a member of the Bank's management committee, asset and liability committee and credit committee. She previously served on the BPI Trust Committee and the board of BPI Investment Management, Inc.

She was a former president of the Fund Managers Association of the Philippines and a former president of the Trust Officers Association of the Philippines. She is a Fellow of the Foundation for Economic Freedom. She also supports marine conservation initiatives and sits on the National Advisory Council of World Wide Fund for Nature Philippines.

Ms. Marcial completed her Masters Degree in Economics at the University of the Philippines Diliman in 1995 and received a BS Economics, cum laude, from the University of the Philippines Los Banos in 1990. She attended the Advanced Management Program at Harvard Business School in 2010 and the CFA Institute Investment Management Workshop also at Harvard Business School in 2006.

SIMON R. PATERNO
Executive Vice President

Filipino, 59 years old, Mr. Paterno serves as head of BPI's Financial Products & Alternative Channels. As such, he is responsible for building and managing BPI's service capabilities across all asset, liability, payments, and bancassurance platforms. He also serves on the Bank's Management, Asset & Liability, Credit Committees, as well as on the Boards of BPI Capital Corporation, AF Payments, Zalora Philippines, BPI Asset Management & Trust Corporation, BPI Century Tokyo Lease and

Finance Corporation, BPI Century Tokyo Rental Corporation, and BPI/MS Insurance Corporation.

Prior to joining BPI, Mr. Paterno represented CIMB in its search for a Philippine bank investment, having joined the group in late 2012 as CEO-designate of Bank of Commerce, which was targeted for acquisition by CIMB. Between 2004 and 2012, he was Managing Director and Country Manager of Credit Suisse, where he also founded and served as Chairman of Credit Suisse Securities Philippines, Inc., the firm's securities broker/dealer subsidiary. Between 2002 and 2004, Mr. Paterno was President and CEO of Development Bank of the Philippines and concurrently Chairman of the LGU Guarantee Corp. and other DBP subsidiaries. Prior to DBP, Mr. Paterno was a Managing Director at J.P. Morgan, where he spent 18 years in various capacities, rising from Head of Philippine Banking to Head for Sovereign Clients in all of Asia. During the Asian Financial Crisis, he led the project teams that advised the Indonesian Bank Restructuring Agency (IBRA) and its Malaysian counterpart, Danaharta. In his career, Mr. Paterno worked on some of the most significant sovereign financing transactions in the Philippines: restructuring of its foreign debt (1991), debt eurobond (1992), Brady exchanges (1994), Domestic Bond Exchanges (2006), and Debt Exchange Warrants (2008).

Mr. Paterno received his MBA from Stanford University in 1984 and his AB Honors Program in Economics, cum laude, from the Ateneo de Manila University in 1980.

EDGARDO O. MADRILEJO
Chief Risk Officer (CRO)

Filipino, 61 years old, serves as the Bank's Chief Risk Officer. He has worked in BPI for 37 years and led the transformation in BPI's Risk Management culture, framework, and best practices positioning the Bank as a leader in governance and risk management.

Mr. Madrilejo began his career as a professor at De La Salle University from 1980 to 1982. He transitioned to the banking sector as Head of Planning and Project Development of BPI Corporate Planning in 1982. Working his way up, he became Business Center Head of Western Visayas in BPI Provincial Lending in 1988 to

1992, and eventually became the Head of Credit and Marketing of BPI Agribank from 1992 to 1993. He also served as the Head of Training in BPI Corporate Services Group, as Division Head Money Management of BPI Treasury in 1995, and in 1997 he went back to BPI Corporate Planning as the Corporate Risk and Data Mining Head until 2006. He then became Managing Director of BPI Europe PLC from 2007 to 2013; and in 2013 up to 2017, he served as Chief Risk Officer and group head of the BPI Risk Management Office leading more than 100 highly-skilled risk management officers and specialists. He also concurrently serves as a Director and Risk and Compliance Committee Member in BPI International Finance Limited (Hong Kong), and Director and Audit Committee Member in BPI Europe PLC (London, United Kingdom). He has a degree in A.B. Economics from De La Salle University in 1976. He took Masters of Science in Arts and Sciences and completed his PhD units in the University of Pennsylvania in 1980.

JOSEPH ANTHONY M. ALONSO
Chief Credit Officer

Filipino, 52 years old, is the Chief Credit Officer of the Bank. He also is a member of the Management and Fraud Committees, Vice Chairman of the Credit Committee, and Chairman of the Credit Subcommittee. He also serves as board member of BPI Century Tokyo Lease and Finance Corporation and BPI Century Tokyo Rental Corporation. Prior to his current role, he was a Division Head in the Corporate Clients Segment Group, overseeing Asian Corporates and PEZA accounts. His 21-year stint in BPI also involved managing the Japanese Desk, Financial Institutions - Special Projects, BPI Leasing Corporation, and BPI Rental Corporation.

Prior to joining BPI, he was head of the Japanese Desk in the World Corporation Group under Global Finance at Citibank, N.A. Manila Branch from 1994 to 1996; and management trainee and relationship manager at The Mitsubishi Bank, Ltd. in Tokyo from 1990 to 1994.

Mr. Alonso received his degree in Economics at the Oita University in Japan under a scholarship from the Japan Ministry of Education.

Attendance at Board Meetings

ATTENDANCE AT BOARD MEETINGS

BOARD OF DIRECTORS

NO. OF MEETINGS HELD IN 2017: 14

Name	No. of Meetings Attended in 2017*	No. of Meetings Attended in 2017* in %
Jaime Augusto Zobel de Ayala <i>Re-elected</i>	13	93%
Fernando Zobel de Ayala <i>Re-elected</i>	13	93%
Cezar P. Consing <i>Re-elected</i>	14	100%
Vivian Que Azcona*** <i>Re-elected</i>	4	100%
Gerardo C. Ablaza, Jr.** <i>Elected</i>	10	100%
Rebecca G. Fernando <i>Re-elected</i>	14	100%
Delfin C. Gonzalez, Jr. <i>Re-elected</i>	13	93%
Aurelio R. Montinola III <i>Re-elected</i>	14	100%
Mercedita S. Nolleto <i>Re-elected</i>	14	100%
Romeo L. Bernardo (ID) <i>Re-elected</i>	14	100%
Ignacio R. Bunye (ID) <i>Re-elected</i>	14	100%
Octavio V. Espiritu (ID) <i>Re-Elected</i>	13	93%
Xavier P. Loinaz (ID) <i>Re-Elected</i>	14	100%
Antonio Jose U. Periquet (ID) <i>Re-Elected</i>	13	93%
Astrid S. Tuminez (ID) <i>Re-elected</i>	14	100%
Dolores B. Yuvienco (ID) <i>Re-elected</i>	14	100%

* As applicable based on status of appointment during the calendar year

** Elected during Annual Stockholders Meeting on April 20, 2017

*** Not nominated in Annual Stockholders Meeting on April 20, 2017

EXECUTIVE COMMITTEE NO. OF MEETINGS IN 2017: 33

Director	No. of meetings attended	%
Jaime Augusto Zobel de Ayala	28	85%
Fernando Zobel de Ayala	27	82%
Cezar P. Consing	31	94%
Rebecca G. Fernando	32	97%
Aurelio R. Montinola III	29	88%
Mercedita S. Nolleto	32	97%
Antonio Jose U. Periquet (ID)	33	100%

CORPORATE GOVERNANCE COMMITTEE NO. OF MEETINGS IN 2017: 4

Director	No. of meetings attended	%
Dolores B. Yuvienco (ID)	4	100%
Romeo L. Bernardo (ID) *	1	100%
Ignacio R. Bunye (ID)	4	100%
Mercedita S. Nolleto	4	100%
Astrid S. Tuminez (ID)	4	100%

* Member until April 19, 2017

NOMINATIONS COMMITTEE NO. OF MEETINGS IN 2017: 2

Director	No. of meetings attended	%
Romeo L. Bernardo (ID)	2	100%
Jaime Augusto Zobel de Ayala	2	100%
Fernando Zobel de Ayala	2	100%
Xavier P. Loinaz (ID)	2	100%
Vivian Que Azcona*	2	100%

*Member until April 19, 2017 and subsequently replaced by Director Aurelio R. Montinola III

AUDIT COMMITTEE NO. OF MEETINGS IN 2017: 14

Director	No. of meetings attended	%
Xavier P. Loinaz (ID)	14	100%
Octavio V. Espiritu (ID)	14	100%
Aurelio R. Montinola III *	5	100%
Dolores B. Yuvienco (ID)	14	100%

*Member until April 19, 2017

RISK MANAGEMENT COMMITTEE NO. OF MEETINGS IN 2017: 13

Director	No. of meetings attended	%
Octavio V. Espiritu (ID)	13	100%
Cezar P. Consing*	4	100%
Romeo L. Bernardo (ID)	13	100%
Aurelio R. Montinola III	13	100%
Astrid S. Tuminez (ID)	12	92%

*Member until April 19, 2017

PERSONNEL AND COMPENSATION COMMITTEE NO. OF MEETINGS IN 2017: 6

Director	No. of meetings attended	%
Fernando Zobel de Ayala	6	100%
Romeo L. Bernardo (ID)	6	100%
Aurelio R. Montinola III	5	83%
Delfin C. Gonzalez, Jr.	6	100%
Vivian Que Azcona*	2	100%
Gerardo C. Ablaza, Jr.**	4	100%

*Member until April 19, 2017

**Member starting April 20, 2017

RETIREMENT AND PENSION COMMITTEE NO. OF MEETINGS IN 2017: 3

Director	No. of meetings attended	%
Mercedita S. Nolleto	3	100%
Delfin C. Gonzalez, Jr.	3	100%
Rebecca G. Fernando	3	100%

RELATED PARTY TRANSACTION COMMITTEE NO. OF MEETINGS IN 2017: 14

Director	No. of meetings attended	%
Octavio V. Espiritu (ID)	14	100%
Rebecca G. Fernando	13	93%
Romeo L. Bernardo (ID)	14	100%

Products and Services 102-2

DEPOSITS

Peso

Checking

Savings

Time

Foreign Currency

Savings

Time

Deposit Substitute

LOANS

Commercial Loans

Agribusiness

Agricultural Production

Post-Harvest Facilities

Trade and Supply Chain Finance

Trade

Agricultural Production

Post-Harvest Facilities

Supply

Supplier Finance

Receivable Finance

Structured Finance

Project Finance

Cross Border

Sustainable Energy Financing

Specialized Lending

Guarantee Facilities

Funding Facilities

Leasing

Finance Lease

Operating Lease

Full Service Operating Lease

Term Loan

Receivables Financing

Microfinance

BanKo NegosyoKo Loan

Microdeposits

Consumer

Auto Loans (BFSB)

Housing Loans (BFSB)

Ka-Negosyo Loans (BFSB)

Personal Loans (BPI)

FINANCIAL SERVICES (HONG KONG)

Global Securities

Foreign Fixed Income

Bonds/Credits

Collective Investment Schemes/Funds

Equities

Investment Management Account

Multi-Currency Time Deposits

Short Term Loans

Foreign Exchange Spot

PAYMENTS AND SETTLEMENT

Electronic Channels

BPI Online Banking

BPI Mobile Banking

BPI Phonebanking

BPI ATM

BPI Cash Acceptance Machine (CAM)

BPI Online Banking Kiosks

Cards and Payments

Credit Cards

Debit Cards

Prepaid Cards

Remittance

Funds Transfer

Inward Remittance

Credit to Account

Cash Pick-up

Outward Remittance

Cash Management

Bills Payment

ELink/BizLink

Corporate Cash Management Collections

Disbursement

Account and Liquidity Management

FI Depository Services

ASSET MANAGEMENT & TRUST

Institutional Fund Management

Fund Management Solutions

Corporate and Institutional Funds

Pension and Provident Funds

Other Fiduciary Solutions

Securities Custody Account

Mortgage Trust Indenture

Escrow Agency

Asset or Mortgage-Backed Security

Facility Agency or Bond Trusteeship

Wealth Management

Personal Equity and Retirement Account (PERA)

Regular Subscription Plan

Personal Management Trust

Investment Management Account

Securities Custody Account

Personal Equity and Retirement Account (PERA) Funds

BPI PERA Money Market Fund

BPI PERA Government Bond Fund

BPI PERA Corporate Income Fund

BPI PERA Equity Fund

Investment Funds

BPI Investment Funds

PHP

BPI Short Term Fund

BPI Money Market Fund

BPI Premium Bond Fund

BPI Balanced Fund

ABF Philippines Bond Index Fund

BPI Fixed Income Portfolio Fund-of-Funds

BPI Philippine High Dividend Equity Fund

BPI Equity Value Fund

BPI Philippine Equity Index Fund

BPI Philippine Infrastructure Equity Index Fund

BPI Philippine Consumer Equity Index Fund

BPI Catholic Values Global Equity Feeder Fund

USD

BPI US Dollar Short Term Fund

BPI Global Bond Fund-of-Funds

Philippine Dollar Bond Index fund

BPI Global Equity Fund-of-Funds

BPI US Equity Index Feeder Fund

BPI European Equity Feeder Fund

Odyssey Funds

PHP

Odyssey Peso Medium Term Bond Fund
Odyssey Peso Bond Fund
Odyssey Diversified Capital Fund
Odyssey Diversified Balanced Fund
Odyssey Philippine Equity Fund
Odyssey Philippine High Conviction Equity Fund

USD

Odyssey Philippine Dollar Bond Fund
Odyssey Asia Pacific High Dividend Equity Fund

BPI INVESTMENT MANAGEMENT INC.

ALFM Mutual Funds
ALFM Money Market Fund
ALFM Peso Bond Fund
ALFM Dollar Bond Fund
ALFM Euro Bond Fund
ALFM Growth Fund
Philippine Stock Index Fund
Other BIMI-Managed Mutual Funds
Ekklesia Mutual Fund
Bahay Pari Solidaritas Fund

Indices

Bond Indices

Philippine Government Bond Index
Philippine Government Bond 1-3 Year Index
Philippine Government Bond 1-5 Year Index
Philippine Government Bond 5+ Year Index
Philippine Government Liquid Bond Index
Philippine Government Money Market Index
Philippine Corporate Bond Index

Equities Indices

Philippine Equity Total Return Index
Philippine Consumer Equity Index
Philippine Infrastructure Equity Index
Philippine High Dividend Equity Total Return Index

INVESTMENT BANKING

Capital Raising

Debt Underwriting
Private Placements
Loan Syndication
Project Finance
Acquisition Financing
Securitization
Structured Debt

Financial Advisory

Mergers and Acquisitions
Corporate Restructuring
Asset and Liability Management
Business Divestment

Strategic Advisory

Propriety Investments

Merchant banking

Securities Distribution and Trading

Philippine Sovereign Debt

Treasury Bills and Notes
Retail Treasury Bonds

Private Securities

Bank Issues
Commercial Paper
Corporate Promissory Notes and Bonds
Equities

Broker/Dealer of the Philippine Equities

Online Trading
Broker-Assisted Advisory
Settlement and Custody
Market and Equity Research
Corporate Actions
Financial Education and Client Support

Treasury Services

Foreign Exchange
Foreign Currency Notes
Foreign Exchange Spot
Fixed Income Securities
Derivatives and Hedging Solutions
Deliverable Forward
Non-Deliverable Forward
Foreign Exchange Swaps
Interest Rate Swaps
Cross Currency Swaps

INSURANCE

Individual Accounts

Bancassurance/BPLAC
Invest Dollar Max
Invest Peso Max
Preferred Life Plus
Premier Benefit Life
Life Ready Plus
Build Life Plus
Life Extreme Protect
Critical Care Plus
Critical Care Max
Build Estate Plus & Assure Protect

Corporate Solutions

Corporate Essentials
Health Essentials
Corporate Personal Accident
Credit Life
Voluntary Solutions (Group Term Life, Group Accident, Group Credit Life, Group Critical Illness)
Non-Life
Fire
Motor
Personal Accident
Casualty
Marine and Aviation
Engineering
Surety Bond

Awards and Citations

- Best Domestic Bank in the Philippines, Finance Asia 20th Anniversary Platinum Awards 2016
- Best Bank in the Philippines, The Corporate Treasurer Awards 2016
- Best SME Bank (for BPI Family Savings Bank), Apha Southeast Asia 10th Annual Best Financial Institutions Awards 2016
- Best Investment Bank in the Philippines, FinanceAsia Country Awards 2016
- Best DCM House in the Philippines, FinanceAsia Country Awards 2016
- Best ECM House in the Philippines, FinanceAsia Country Awards 2016

Award-Giving Body	Award/Citation
Alpha Southeast Asia 10th Annual Best Financial Institution Awards	Best Asset and Fund Manager Best Trade Finance Bank in the Philippines Best Renewable Finance Deal of the Year
Anvil 51st Awards - Public Relations Society of the Philippines	Silver Anvil for Client XCentricity: Journey to Becoming the Philippine Banking Champion, 51st Anvil Awards Gold Anvil for BPI BAYAN Employee Volunteerism Program Gold Anvil for BPI Sinag Business Challenge Silver Anvil for BPI Foundation
AsiaMoney	Best Domestic Provider for FX Products and Services in the Philippines as voted by Corporates Best Sales Service in Credit Derivatives in the Philippines as voted by Corporates Best Sales Service in Commodities Derivatives in the Philippines as voted by Corporates
Bangko Sentral ng Pilipinas	Outstanding Respondent on the Coordinated Portfolio Investment Survey Award
Chartered Financial Analyst Society of the Philippines Best Managed Funds of the Year Award 2016	Best Managed Funds of the Year (for Odyssey Peso Bond Fund (Peso Bond Fund - Long Term Category), Odyssey Philippine Dollar Bond Fund (USD Bond Fund - Long Term Category), Diversifi Capital Fund (USD Bond Fund - Balanced Category)
The Asian Banker Philippine Country Awards 2016	Wealth Management of the Year Best Credit Card Product (for BPI Express Credit Gold MasterCard)
The Asset	Best Trade Finance Service Provider in the Philippines
The Asset Benchmark Research	Most Astute Investor 2016 in Asian G3 Bonds, Philippines, Rank 8 (for Voltaire Cabral)
The Asset Triple A	Best Syndicated Loan Philippines
The Asset Triple A Asset Servicing, Fund Management and Investors Awards 2016	Philippines' Asset management Company of the Year – Highly Commended
The Asset Triple A Asia Infrastructure Awards 2016	Best Power Deal for Masinloc Power Partners Company, US\$525-M Syndicated Loan Facility Best Energy / Renewable Energy Deal for Hedcor Bukidnon, P10-B Lending Facility Most Innovative Deal, Philippines for Therna Visayas, P31.97-B Loan Facility
The Boomerangs 2016 - Internet and Mobile Marketing Association of the Philippines	Boomerang Award for Effectiveness in Leads Generation/Database for #DreamKo Campaign
Fund Managers Association of the Philippines, Institute of Corporate Directors, Trust Officers Association of the Philippines, Philippine Investment Funds Association	Institutional Investors' Award for Corporate Governance
Global Asia Money Awards 2016	Best Domestic Equity House in the Philippines Best Domestic Debt House in the Philippines Best Domestic Deal in the Philippines for Monde Nissin
IBJGlobal	Asia Pacific Project Bonds of the Year
Philippine Depository & Trust Corporation/Philippine Dealing System	Top 3 Depository Brokering Participant Award
Project Finance International	Asia Pacific Bond Deal of the Year
Quill - International Association of Business Communicators	Award of Excellence for Client XCentricity: Journey to Becoming the Philippine Banking Champion Award for Merit for Navigate: A Guide to Your Retirement
Visa	Top Visa Consumer Prepaid Issuer
Ayala Risk Awards 2016	Building Enterprise Risk Management Capability (for Risk Management Office)
Ayala Innovation, Corporate Strategy & Development Group	Ayala Innovation Excellence Award (for Credit Cards)

2017 BPI Awards

Institutional

- Best Bank in the Philippines 2016, Corporate Treasurer (CT)
- 17th place, 100 Most Recognizable Brand Survey of Campaign Asia (Highest ranking financial services company)

Private Banking

- Best Private Bank with Commercial Banking Capabilities, Euromoney

Banko

- Microfinance Initiative of the Year, The Asian Banker Country Awards 2017

Trade and Finance

- Best Service Provider for Trade Finance, The Asset
- Best Service Provider for Supply Chain Solutions, The Asset

Global Markets

- Best FX Bank in the Philippines, The Asian Banker
- Best Domestic Provider for Foreign Exchange (FX) Products and Services, Asiamoney FX Poll
- Top Sell-Side Individuals in research for 2017 on Asian Local Currency Bond, The Asset
- Best Individual Research for 2017, in Asian Local Currency Bonds, The Asset

BPI Capital

- Best Debt Capital Markets House in the Philippines, Finance Asia Country Awards 2017
- Renewable Energy Deal of the Year (Asia), Asset Triple A 2017 Asia Infrastructure Awards
- Most Innovative Deal (Asia), Asset Triple A 2017 Asia Infrastructure Awards
- Project Finance House of the Year

- (Philippines), Asset Triple A 2017 Asia Infrastructure Awards
- Project Finance Deal of the Year (Philippines), Asset Triple A 2017 Asia Infrastructure Awards
- Most Innovative Deal (Philippines), Asset Triple A 2017 Asia Infrastructure Awards
- Best Corporate Bond, Philippines, The Asset
- Best M&A/Best Acquisition Financing, Indonesia, The Asset
- Best LCY Microfinance Bond, Philippines, The Asset
- Best Deal in Southeast Asia 2017, Alpha Southeast Asia
- Best Leveraged Finance Backed M&A Deal in Southeast Asia 2017, Alpha Southeast Asia
- Best Bond Deal for Retail Investors in Southeast Asia 2017, Alpha Southeast Asia
- Philippines Capital Markets Deal, IFR Asia Awards
- Indonesia Capital Markets Deal, IFR Asia Awards

BPI Investment Management, Inc.

- Top three performers in the Money Market, Peso and Foreign-currency Bond, Peso, Balanced and Peso Equity Fund categories, 11th PIFA Annual Awards Night

Asset Management and Trust Corporation

- Asset Management Company of the Year, The Asset Triple A Asset Servicing, Fund Management and Investor Awards
- Best Financial Inclusion Program Award (Investment Roadmap and ROI: Race On Investments), 2nd Bank Marketing Awards
- Best Managed Fund for the Dollar Equity Fund category, CFA Society Philippines' 2017 (BPI Global Equity Fund-of- Funds)
- Best Asset Manager in the Philippines, International Finance Magazine Awards
- Best Asset and Fund Manager in the Philippines, Alpha Southeast Asia

Membership Industry Associations

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BANK OF THE PHILIPPINE ISLANDS AND SUBSIDIARIES

- ACI Philippines
- Association of Bank Compliance Officers Inc.
- Association of Bank Remittance Officers Inc.
- Association of Certified Fraud Examiners
- Association of Philippine Correspondent Banking Officers Inc.
- Bankers' Association of the Philippines
- Bankers Institute of the Philippines Inc.
- Bank Marketing Association of the Philippines
- Business Continuity Managers Association of the Philippines
- Chamber of Thrift Banks
- Credit Card Association of the Philippines
- Credit Management Association of the Philippines
- Financial Executives of the Philippines
- Fund Managers Association of the Philippines
- Good Governance Advocates and Practitioners of the Philippines
- International Association of Business Communicators
- Information Security Officers Group
- Investment House Association of the Philippines
- Management Association of the Philippines
- Money Market Association of the Philippines
- Philippine Business for the Environment
- Public Relations Society of the Philippines
- Rural Bankers Association of the Philippines
- Trust Officers Association of the Philippines
- Various local business clubs

BPI FOUNDATION INC.

- Association of Foundations
- Corporate Network for Disaster Response
- League of Corporate Foundations
- Philippine Council for NGO Certification

Group Directory

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PHILIPPINES

Bank of the Philippine Islands

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Makati City 1226
(632) 818 55 41 to 48
www.bpiexpressonline.com

BPI Family Savings Bank, Inc.

102 Paseo de Roxas
Makati City 1226
(632) 818 5541 to 48

BPI Asset Management and Trust Corporation

17/F, BPI Building
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www.bpiassetmanagement.com
bpi_asset_management@bpi.com.ph

BPI Investment Management Inc.

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(02) 580 2344, 580 2345, 580 2349
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BPI Direct Banko Inc.

220 Ortigas Avenue, Banko Center
North Greenhills, San Juan City 1500
(632) 754 9980
www.banko.com.ph

BPI Capital Corporation

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6768 Ayala Avenue
Makati City 1226
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bpicapital@bpi.com.ph

BPI Securities Corporation

3/F BPI Building
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bpitrade@bpi.com.ph

BPI Century Tokyo Lease and Finance Corporation and Century Tokyo Rental Corporation

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BPI Foundation, Inc.

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Ayala Plans Inc.

11/F Ayala Life- FGU Center
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BPI/MS Insurance Corporation

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www.bpims.com

BPI Forex Corporation

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790 2145, 845 5432

Main Station:

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Makati City 1226
(632) 816 9369

Quezon Avenue Delta Station

Quezon Ave., Brgy. West Triangle
Quezon City, Philippines
(632) 504 5605

Mabini Station:

Mabini St. corner Sta. Monica
Ermita, Malate 1004
(632) 211 1947

Cebu Station:

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BPI Philam Life Assurance Corporation

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Corporate Information

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BANK OF THE PHILIPPINE ISLANDS

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INVESTOR RELATIONS AND SHAREHOLDER SERVICES

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BPI Investor Relations Office

16/F BPI Building 6768 Ayala Avenue
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Office of the Corporate Secretary

18/F BPI Building 6768 Ayala Avenue
Makati City 1226 Philippines
(632) 816 9705

BPI Sustainability Office

16/F BPI Building 6768 Ayala Avenue
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Supplier, Creditor Inquiries

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BPI Corporate Affairs and Communications

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Careers

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Whistleblower Reports

Eye_report@bpi.com.ph