WHEN WE TRANSFORM FINANCIAL SERVICES, WE ENABLE OUR CLIENTS TO FULFILL THEIR ASPIRATIONS FASTER.



THE BPI CREDO

We believe our first responsibility is to our **Clients**. If we understand and address our clients' financial needs, we will be trusted with their most important financial transactions, and we will build lasting relationships. We do well when our clients do well.

We believe in our responsibility to our **People**. We seek to hire the best people for each job, provide them with the means to perform at a high level, and reward them fairly. We value integrity, professionalism, and loyalty. We promote a culture of mutual respect, meritocracy, performance, and teamwork. We strive to be the employer of choice among Philippine financial institutions.

We believe in our responsibility to our **Shareholders**. We treat capital as a most valuable asset, and seek to generate superior returns while being prudent in risktaking, spending, and investment.

We believe in our responsibility to our **Country**. Our prosperity is greatly dependent on the well-being of our nation. We aim to be inclusive and responsible in nation building. Through BPI Foundation, we are committed to the welfare and sustainability of the communities we serve.

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ENGINE OF SUCCESS

Joint Message from the Chairman and the President & CEO

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