

TRUSTED ADVICE.

# REFINED RELATIONSHIPS NURTURING

RELATIONSHIPS WITH  
PEOPLE & COMMUNITIES



**BPI**

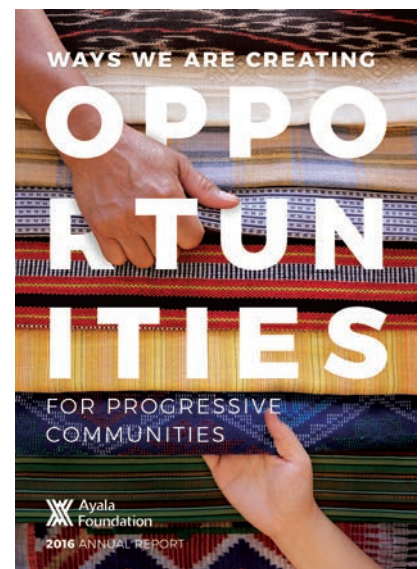
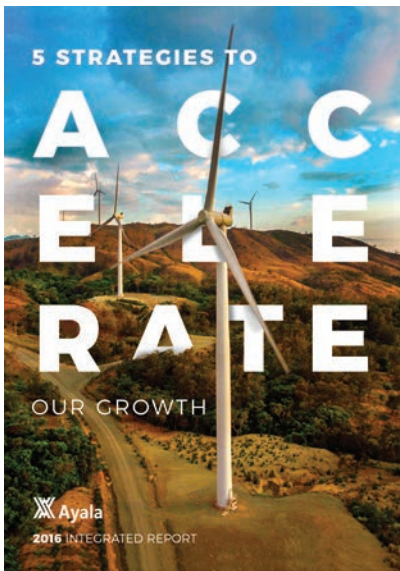
2016 ANNUAL REPORT





**2016 AYALA GROUP UNIFIED ANNUAL REPORTS**

Today, Ayala finds itself uniquely positioned to capture exciting opportunities across various sectors in the domestic and regional environments. As we work to achieve our vision for 2020, we accelerate the growth of our businesses and contribute to the development of the nation. In this year's Ayala group unified annual reports, we present how our collective achievements are resonating not just within our businesses, but also across client segments and communities, transforming industries and contributing to society.



You can look to BPI to lead the way in digitizing the Philippine financial landscape, improving access to financial services, enhancing customer experience across multiple channels, and complementing focused service and fulfillment.

**JAIME AUGUSTO ZOBEL DE AYALA**  
CHAIRMAN

**CEZAR P. CONSING**  
PRESIDENT AND CEO

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