

HOW **BPI** CREATES **VALUE**

VALUE WE DRAW FROM

Financial

Total deposits = **₱1.43 trillion**
Total loans (net) = **₱1.04 trillion**

Manufactured

Branches and kiosks; head offices; business, processing, and cash centers; ATMs and CAMs; online, phone, and mobile banking

Intellectual

2016 Best Domestic Bank in the Philippines by Finance Asia
2016 Best Bank in the Philippines by The Corporate Treasurer

Human

Employees: **15,201** (Includes banking and insurance)

Social and relationship

2016 most recognizable local brand in the Philippines by Campaign Asia (**17th** out of 100 local and international brands in the Philippines; highest ranking in financial services sector in the Philippines)

Partnerships with suppliers and vendors, regulators, and industry associations

Natural

Electricity consumption:
52.6 million kWh

KEY STRATEGIES/ ACTIVITIES

Building financial wellness

Help individuals, communities, and business grow their funds through innovative programs and accessible investment options

Fostering financial inclusion

Widen reach for underserved segments through customized products and services

Sustainable development financing

Priority financing of projects that has significant impact to advancing sustainable development of the country

Operations and resource efficiency



Outlook

BPI aims to lead the way towards digitizing the Philippine financial landscape, resulting in improved access by our clients to financial services and focused service and fulfillment.

Factors Affecting Performance

Macroeconomic performance, new technology, demographic structure, social structure, and natural environment

2016 PERFORMANCE

TARGET



Total number of clients: **7.9 million**
 Average account size for Save Up = **15 percent** vs 2015
 Average account size for Jumpstart = **9 percent** vs 2015
 Number of investment customers = **5 percent** vs 2015
 Customers from Overseas Filipino segment = **21 percent** vs 2015

Total number of microfinance clients = **2,300**
 Average account size for Easy Saver = **19 percent** vs 2015

Top 3 industries capitalized = energy, conglomerates, and government (**68.8 percent** of total capitalization)
 Distribution of investments through corporate client loans = **19.1 percent** to provinces; **80.9 percent** to metropolitan areas

Total disbursed loans through Sustainable Energy Finance = **135 percent** vs 2015
 Potential GHG emissions reduction through SEF-financed projects = **120 percent** vs 2015 (4,420.3 thousand tCO₂e/year)
 Total loans through Agribusiness = **72 percent** vs 2015

Electricity consumption intensity = **35,316 kWh/branch**
 Distribution of transactions by channel = **12.6 percent** traditional channels; **87.4 percent** electronic channels
 Number of personal clients with Express Online accounts = **33 percent**
 Number of corporate clients with E-link accounts = **29 percent**

Positioning BPI as a trusted financial advisor

Banking the lower income Filipino

Boosting sustainable and equal distribution of development through geographic expansion and prioritizing countryside development

Reengineering operations and digitizing the bank to become more efficient and to reduce our environmental footprint

Source: Ayala Corporation 2016 Integrated Report

BANKING ON SHARED VALUE

G4-8, G4-EN DMA, G4-EN27, G4-SO DMA, G4-SO1, G4-SO5, G4-SO8, G4-FS DMA, G4-FS6, G4-FS7, G4-FS8

Banks play an important role in the development of the economy, functioning primarily to facilitate the circulation of assets through deposits and loans.

BPI offers deposit products with varying combinations of liquidity and interest rates that address the different needs and preferences of our clients. Our wide range of deposit products, especially those that cater to the unbanked and underbanked sectors of society, encourage individuals to save. Customer deposits, in turn, provide funds for loans to businesses, individuals, and institutions, to grow and invest in programs and activities that lead to economic growth and prosperity.

Therefore, the design of our products and services—and how we allocate resources to aforementioned programs and activities—results in a multiplier effect on the economy, creating value for society as a whole. This section illustrates how the bank has created value for our stakeholders through our business activities.

As the leading provider of financial services in the Philippines, BPI offers clients a wide range of products and services in consumer banking and lending, asset management, insurance, corporate and investment banking, securities brokerage and distribution, foreign exchange, and leasing.

G4-22, G4-EC1, G4-EC8, G4-EC9

ECONOMIC VALUE DISTRIBUTION (Php Mn)

	2014	2015	2016
Revenue	70,003	76,172	85,961
Economic value distributed	47,125	52,187	55,954
Payments to suppliers	8,401	9,480	9,911
Payments to employees	11,653	12,296	13,266
Payments to providers of capital	15,817	18,330	20,552
Payments to governments	11,203	11,978	12,115
Payments to communities	51	103	109
Economic value retained	22,878	23,984	30,008

Financial Wellness

We help individuals, communities and businesses grow their funds and build their wealth by facilitating financial wellness opportunities through a range of innovative products and services and accessible investment options.

Financial Inclusion

We continually strive to widen our reach by developing products and services that address the needs and preferences of clients from low-income and underserved segments. We adhere to the ideals that true prosperity can only be achieved when everyone is involved. This expansion of services to new customers brings new revenue and increased market share.

Sustainable Development Investments

We promote investments in industries that strengthen urban and countryside development. While advocating and advancing shared value financing, we also stimulate business innovation through cleaner, low carbon, and resource efficient technologies.

DEPOSITS

Average Account Size (% growth vs previous year)

	2014	2015	2016
Save Up	39%	63%	15%
Jumpstart	-13%	11%	9%
Easy Saver	12%	27%	19%

Save Up is a deposit product designed to help depositors regularly set aside a portion of their income for future needs. Save Up transfers a predetermined amount from an ATM account to a Save Up Account.

Jumpstart is for depositors ages 10 to 17 years old, designed to help the youth form the habit of saving from an early age.

Easy Saver is a deposit product that does not require a maintaining balance. It takes only P200 to open an Easy Saver account, with minimal fees for withdrawal transactions.

ASSET MANAGEMENT

Number of clients (% growth vs previous year)

	2014	2015	2016
Total	8%	18%	5%
Overseas Filipino segment	40%	21%	21%
Enrolled in Regular Subscription Plan	83%	43%	17%

Our Asset Management team offers diverse investment options for clients looking to earn beyond interest on savings. These investment products enable clients to reach their long-term financial goals sooner by making their money work harder through higher-earning investment instruments.

CAPITAL INVESTMENTS

Amount (% growth vs previous year)

	2015	2016
Total capitalization	1%	7%
Loaned from BPI (% to total)	25%	17%
Raised by BPI (% to total)	75%	83%
Total earned by BPI	-23%	110%

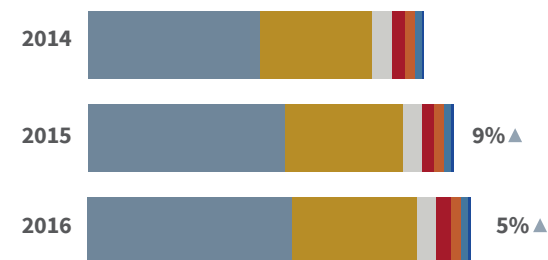
Through BPI Capital Corporation, the bank sources and manages capital in the form of debt and bonds from other investors, whether individual, corporate, or institutional. The capital raised by our investment banking subsidiary helps recipient-companies activate, continue, and complete projects that advance sustainable development.

INSURANCE

BPI/MS Insurance Corporation

Number of policies available (% growth vs previous year)

■ Motor ■ Marine ■ Surety ■ Engineering
■ Fire ■ Personal Accident ■ Other Casualty



BPI-PhilAm Life Assurance Corporation

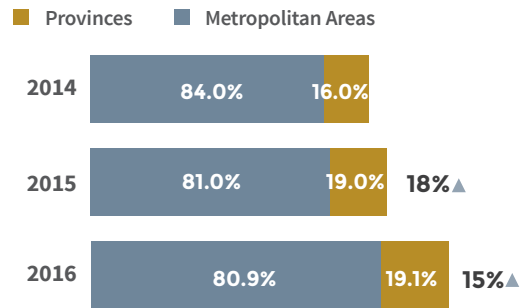
(% growth vs previous year)

	2015	2016 (estimate)
Number of policies available	43%	14%

Products of BPI/MS Insurance Corporation and BPI-PhilAm Life Assurance Corporation help instill in our clients the value of protecting their assets and managing risks. These products also help our clients recover quickly from unforeseen events, protect them from extreme financial loss or responsibility, and prepare them for a better brighter future.

LOANS - CORPORATE

Total corporate loan portfolio (% growth vs previous year)

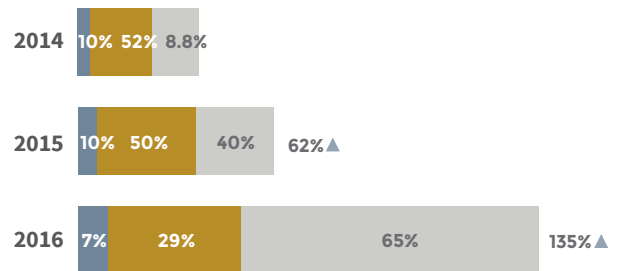


By prioritizing investment in businesses that create significant economic and social benefits in the countryside, BPI contributes to the pursuit of equal distribution of economic growth across the country and helps boost local and regional job opportunities.

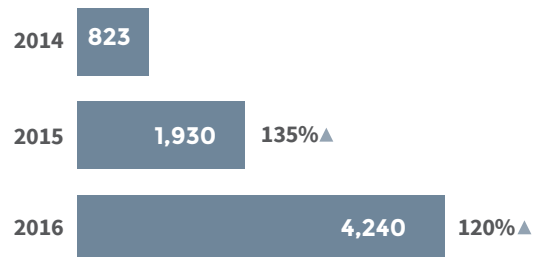
Sustainable Energy Finance

Total loans disbursed (% growth vs previous year)

■ Renewable Energy ■ Energy Efficiency ■ Climate Resilience



Potential GHG emissions reduction (thousand tCO₂/year)



Our Sustainable Energy Finance (SEF) program enables clients to invest in new technologies aimed at improving the efficiency and reducing costs related to energy generation, distribution, and use. SEF-financed projects have also significantly contributed to the Bank's finance portfolio.

AGRIBUSINESS

(% growth vs previous year)

	2015	2016
Total loan volume	-5%	72%

Our Agribusiness loans finance the set-up, expansion, and rehabilitation of farming businesses, maximizing the potential of these activities for production and profitability. These loans support the development of the sector, ultimately, improving the lives of farmers, who unfortunately comprise majority of the poor in the rural areas.

PAYMENTS - REMITTANCE

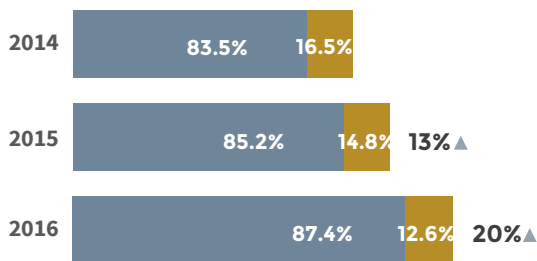
(% growth vs previous year)

	2015	2016
Transaction count	7%	6%

Remittance transactions carried out through our Bank allow overseas Filipinos to conveniently and securely send money to anywhere and anyone in the Philippines. Our growth in this business is testament to the efficiency and reliability of our services.

CHANNELS

■ Traditional Channels ■ Electronic Channels

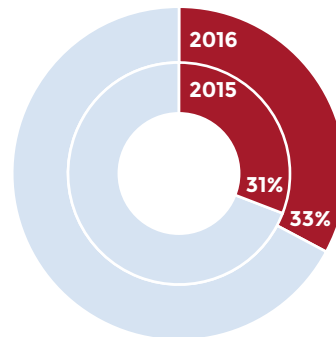


- Branches and Kiosks
- ATMs and CAMs
- BPI Express Online and Express Link
- BPI Express Mobile
- BPI Express Phone

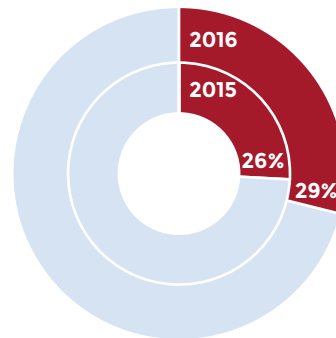
Apart from the traditional transactional platforms such as branches, kiosks, ATMs and CAMs, we offer alternative channels such as online, mobile, and phone banking. These platforms are designed to suit today's online and mobile lifestyles, allowing the Bank to deliver quality service anytime and anywhere.

These alternative channels have provided our clients convenient and quick access to banking services, in step with the increasing connectivity across the country. These channels have not only helped the bank save on costs due to physical branches, but have also reduced the carbon footprint generated by actual visits of customers and the public to brick-and-mortar branches.

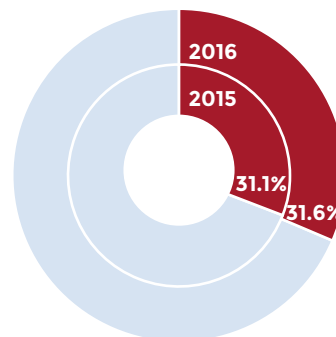
% of Retail Clients with BPI Express Online Accounts



% of Corporate Clients with E-Link Accounts



% of Clients Subscribed to Paperless Statements

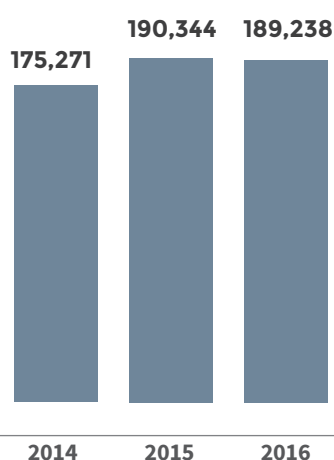


Resource Consumption G4-14, G4-EN DMA, G4-EN3, G4-EN4, G4-EN8, G4-EN15, G4-EN16, G4-EN16

The Bank recognizes its role as a responsible user of various resources to support business operations. We keep track of our environmental impacts in all places of business and encourage our clients, suppliers, and partners to do the same.

ELECTRICITY CONSUMPTION

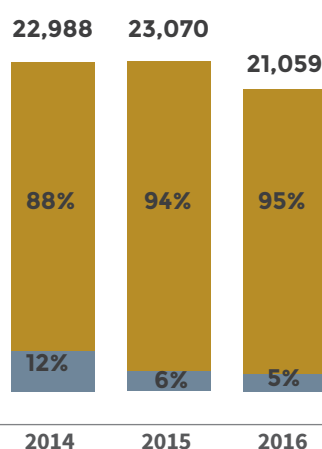
(in gigajoules)



FUEL CONSUMPTION G4-22

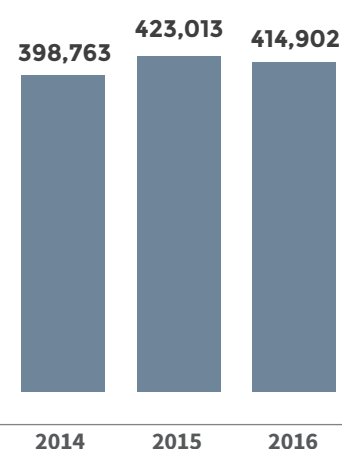
(in gigajoules)

Generators Armored Vehicles



WATER CONSUMPTION

(in cu. m)



Electricity Consumption (in gigajoules)	2014	2015	2016
Branches / Areas	91,627	110,649	104,379
Head Office and Main Offices	44,845	42,112	50,977
Business, Cash and Processing Centers	2,414	2,291	1,336
Tenanted site	36,385	35,293	32,547
Total	175,271	190,344	189,238

Fuel Consumption - Generators (in gigajoules)	2014	2015	2016
Branches / Areas	963	1,284	1,081
Head Office and Main Offices	1,430	0	0
Business, Cash and Processing Centers	51	36	38
Tenanted site	326	0	0
Total	2,769	1,320	1,118

Fuel Consumption - Armored Vehicles (in gigajoules)	2014	2015	2016
Cash centers	20,219	21,750	19,941
Total	20,219	21,750	19,941

GHG Emissions (in tCO ₂ e)	2014	2015	2016
Scope 1 - Fuel consumed (generators)	294	140	119
Scope 2 - Electricity consumed	29,368	31,893	31,708
Scope 3 - Fuel consumed (armored vehicles)	2,092	2,250	2,063
Total	31,753	34,283	33,889

Water Consumption (in cu. m)	2014	2015	2016
Branches / Areas	180,657	209,413	171,094
Head Office and Main Offices	143,880	144,005	180,242
Business, Cash and Processing Centers	5,328	5,597	1,754
Tenanted site	68,898	63,998	61,812
Total	398,763	423,013	414,902

Supply Chain G4-12

DELIVERY OF FINANCIAL PRODUCTS AND SERVICES	NEW BRANCHES AND ACCESS POINTS	2014	2015	2016
Market research Product development Client marketing Client acquisition Relationship management	Property assessment Planning and design Sourcing and supplier management Construction, purchasing, and implementation Turnover and acceptance Repair and maintenance			
Number of managed suppliers and contractors		458	373	465

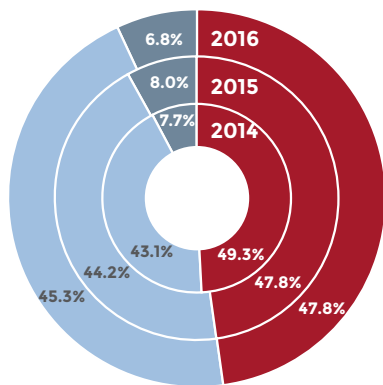
Human Resources G4-8, G4-10, G4-LA DMA, G4-LA1, G4-LA9

The quality of our human resources, for the most part, determines the success and stature of our Bank as the employer of choice in the banking industry. Our human resource initiatives are directed towards the promotion of the holistic development and well-being of our people.

	2014	2015	2016
Total headcount (includes banking and insurance)	14,542	14,647	15,201

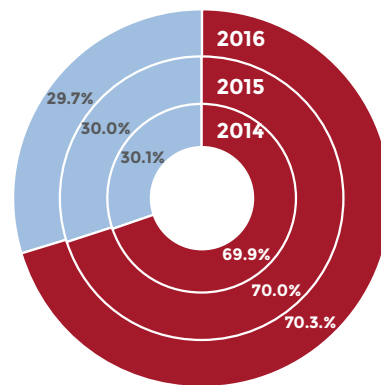
BY AGE GROUP

■ Below 30 years old ■ 30 to 50 years old ■ Over 50 years old



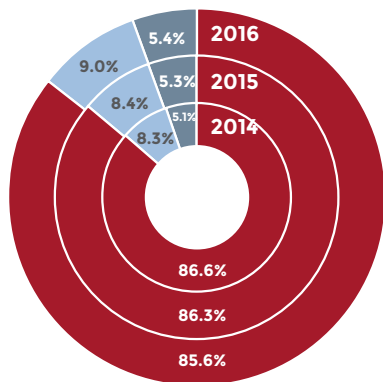
BY GENDER

■ Female ■ Male



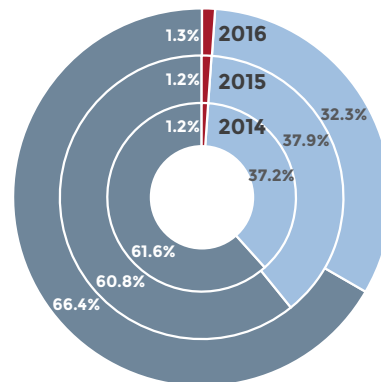
BY REGION

■ Luzon ■ Visayas ■ Mindanao



BY RANK

■ Senior Management ■ Middle Management ■ Staff



	2014			2015			2016		
	Senior Management	Middle Management	Staff	Senior Management	Middle Management	Staff	Senior Management	Middle Management	Staff
Female	88	3,562	6,514	95	3,704	6,456	100	3,326	7,261
Male	92	1,848	2,438	94	1,851	2,447	93	1,587	2,834
Over 50 years old	117	606	392	123	619	423	116	538	385
30 to 50 years old	63	3,085	3,116	66	3,274	3,137	77	3,380	3,435
Below 30 years old	0	1,719	5,444	0	1,662	5,343	0	995	6,275

	NEW HIRES			TURNOVERS		
	2014	2015	2016	2014	2015	2016
Female	13.8%	8.0%	12.4%	6.8%	7.3%	9.6%
Male	6.8%	4.0%	4.9%	3.3%	3.9%	4.1%
Over 50 years old	0.1%	0.1%	0.0%	1.0%	1.0%	0.9%
30 to 50 years old	1.6%	1.1%	1.4%	1.9%	2.5%	2.6%
Below 30 years old	18.9%	10.8%	15.9%	7.2%	7.8%	10.2%
Luzon	17.8%	10.8%	14.6%	9.0%	10.2%	11.8%
Visayas	1.6%	0.6%	1.8%	0.6%	0.6%	1.2%
Mindanao	1.1%	0.6%	0.9%	0.6%	0.5%	0.7%

	PROMOTIONS			AVERAGE TIME IN RANK		
	2014	2015	2016	2014	2015	2016
To Middle Management	924	767	800	5	3	4
To Senior Management	24	25	20	6	4	5

TRAINING HOURS	2014	2015	2016
Total training hours provided to employees	525,077	398,512	418,013
Average training hours per employee	36	27	27
Average training hours per female employee	37	28	27
Average training hours per male employee	35	26	29
Average training hours per employee in Senior Management	13	8	9
Average training hours per employee in Middle Management	37	27	26
Average training hours per Staff employee	36	28	28

STAKEHOLDER RELATIONS G4-HR DMA, G4-HR3, G4-HR4, G4-HR5, G4-HR6, G4-PR DMA, G4-PR7, G4-PR8

Client trust is a fundamental pillar of the Bank; as such, we always strive to understand our clients' needs and address them effectively and adequately. Thus, high regard and strict adherence to values and ethics in the daily conduct of our business is of primary importance in all our dealings with our clients.

By the same measure, we strive to practice the same values in our dealings with employees, regulators, partners, and suppliers, making our name a trusted brand for over 165 years. This aspiration is manifested in our compliance with regulatory and legal standards, the conduct of strong compliance programs and policies, and the existence of an excellent management team and talent pool.

CATEGORY AND ASPECT	REFERENCE	DESCRIPTION	2014-2016 PERFORMANCE
Human Rights			
Non-discrimination/ Workplace discrimination	Part of employee handbook/Collective bargaining agreement	BPI does not practice any form of discrimination, whether on gender, religion, age, race, color, political beliefs or social background.	No record of violation
Freedom of association and collective bargaining	Company union	BPI recognizes the existence of company union(s).	No incident of repression of the workers' freedom to organize or join unions
Child labor	Employs only persons of legal age	BPI strictly enforces non-employment of minors.	No minors employed and no incident of child labor reported
Forced or compulsory labor	CBA/HR policies	BPI is against forced/compulsory labor.	No incident of involuntary servitude nor forced labor reported
Society			
Accounting fraud and corruption	CBA/HR policies	BPI has a dedicated unit that investigates employee fraud and corruption.	No reported incident of accounting fraud nor corruption
Accounting fraud and corruption	Abides by Philippine laws and international treaties	As a matter of policy, BPI complies with all laws and regulations, its business philosophy and a four-point BPI Credo, spelling out our commitments to key stakeholders. Our compliance extends to treaties and international agreements.	Has conformed with all applicable regulations at local, regional and national levels
Product Responsibility			
Marketing communications	Bank policies/Legal memoranda/Legal advisory bulletins	BPI adheres to privacy laws, copyright laws, code of conduct of advertising	BPI strictly abides by its policy for implementing privacy and intellectual property laws. No reported incident of violation of this policy.
Customer privacy	Bank policies/Legal memoranda/Legal advisory bulletins	BPI strictly implements bank secrecy laws, the Data Privacy Act and other consumer protection laws and regulations. Officers have undergone training on financial consumer protection.	No complaints regarding breaches of customer privacy or losses of customer data

Sustainability Strategy and Framework G4-18

FOCUS AREAS	Setting Financial Wellness In Motion Culture of saving Responsible borrowing Investment options Financial literacy Wealth creation Asset assurance	Fostering Financial Inclusion Easy saving options Payment solutions Affordable loans Enterprise assistance Employee stock options Micro-insurance	Investing in Sustainable Development Balance development Wider accessibility Sustainable financing Low-carbon economy Agribusiness assistance Catalyzed growth
	Enhancing Operational Efficiency Convenient banking Electronic channels Cash management solutions		
ENABLERS	Empowering our People and Society Engaged employees Career development Employee satisfaction Environmental sustainability Enterprise development Nation-building	Using Resources Efficiently Reduced carbon footprint Conserved fuel and energy Saving on electricity Decreased water consumption Supply chain management 100% local sourcing	Building Trust Customer satisfaction High quality service Marketing brilliance Sound risk management Business continuity management Leadership excellence

Materiality Process G4-18

IDENTIFICATION	▶	PRIORITIZATION	▶	VALIDATION	▶	REVIEW
We referred to the 10 global mega forces identified by KPMG (<i>Expect the Unexpected: Building Business Value in a Changing World, 2012</i>) where any changes to which are likely to have the highest impacts on our business. We also looked at national trends and statistics, company reports, market and industry developments, and regulatory updates for localized sustainability context.		We engaged key officers and staff to identify which of the aspects are relevant to them and which fall under their competencies. Stakeholder data including customer survey results, investor briefing materials, and other information were used to validate identified materials aspects.		Our management reviewed the BPI Sustainability Strategy Framework to ensure completeness and alignment to business strategy. Our various business units also confirmed that all important aspects and impacts of the business activities were considered.		We review our previous reports and continually find better indicators that provide a balanced picture of our impacts and sustainability performance.

Material Aspects and Indicators G4-19, G4-20, G4- 21

Category	Why This Is Material	Material Aspects	GRI Indicator	Description	Aspect Boundary
Product Responsibility	“We believe our first responsibility is to our Clients. As 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.”	Product and service labeling	G4-PR5	Customer satisfaction survey results	Internal
		Marketing communications	G4-PR7	Non-compliance with marketing regulations	Internal
		Customer privacy	G4-PR8	Complaints on customer privacy violation and data losses	Internal
Financial Services Sector Disclosures	“We believe our first responsibility is to our Clients. As 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.”	Product portfolio	FS6	Percentage of the portfolio for business lines by specific region, size and by sector	Internal
			FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	Internal
			FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	Internal
Labor Practices and Decent Work	“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.”	Employment	G4-LA1	Employee hires and turnover	Internal
		Training and education	G4-LA9	Training hours for employees by gender and employee category	Internal
Human Rights	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.”	Non-discrimination	G4-HR3	Discrimination incidents and actions taken	Internal
		Freedom of association and collective bargaining	G4-HR4	Violation of freedom of association/collective bargaining and actions taken	Internal
		Child labor	G4-HR5	Risk and incidents of child labor in operations, suppliers, and measures taken	Internal
		Forced or compulsory labor	G4-HR6	Risk and incidents of forced or compulsory labor in operations, suppliers, and measures taken	Internal

Category	Why This Is Material	Material Aspects	GRI Indicator	Description	Aspect Boundary
Economic	“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 risk-taking, spending and investment.”	Economic performance	G4-EC1	Economic value generated and distributed	Internal and external (suppliers, government, and local communities)
		Indirect economic impacts	G4-EC8	Indirect economic impacts	Internal and external (customers)
		Procurement practices	G4-EC9	Spending on local suppliers	Internal and external (suppliers)
Society	“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.”	Local communities	G4-SO1	Local communities	Internal and external (beneficiaries of CSR programs)
		Anti-corruption	G4-SO5	Confirmed incidents of corruption and actions taken	Internal
		Compliance	G4-SO8	Cost of fines and number of sanctions for breaching laws and regulations	Internal
Environment	“We contribute to nation building through investment and/or funding businesses that have direct impact to the environment. We expect our clients to value and respect the environment as we do. Further, in our day-to-day operations, we track and implement measures to become more eco-efficient.”	Energy	G4-EN3	Energy consumption within the organization	Internal
			G4-EN4	Energy consumption outside the organization	Internal and external (suppliers)
		Water	G4-EN8	Water withdrawal by source	Internal
		Emissions	G4-EN15	Direct GHG emissions	Internal
			G4-EN16	Indirect GHG emissions	Internal
			G4-EN17	Other Indirect GHG emissions	Internal and external (suppliers)
		Products and Services	G4-EN27	Environmental impact mitigation for products and services	Internal and external (customers)

Engagement Channels G4-24, G4-25, G4-26, G4-27

Who are our stakeholders and how do we engage them?	What matters to them?	How do we address them?
CUSTOMERS		
<ul style="list-style-type: none"> ▪ Daily customer touch points – branches, personnel, phone, e-mail and social media channels ▪ Annual and periodic satisfaction surveys ▪ Regular visits to existing clients including area briefings 	<ul style="list-style-type: none"> ▪ Quality of service ▪ Accessible electronic services ▪ Convenient, affordable, reliable, and efficient delivery of products and services ▪ Product requirements and processes ▪ Personnel capability to address concerns ▪ Sound or customized financial advice 	<ul style="list-style-type: none"> ▪ Proactive approach to customer concerns (i.e. proper allocation of manpower resources, review of outsourcing services and setting up of more effective contact centers) ▪ Constant monitoring and upgrade of systems ▪ On-going personnel capacity building through product briefings, seminars and training ▪ Timely provision of customized feedback, advice and/or solutions to inquiries
INVESTORS		
<ul style="list-style-type: none"> ▪ Regular investor briefings ▪ Annual stockholders’ meeting 	<ul style="list-style-type: none"> ▪ Shareholder return ▪ Financial performance ▪ Business growth and continuity 	<ul style="list-style-type: none"> ▪ Transparent and timely disclosures
EMPLOYEES		
<ul style="list-style-type: none"> ▪ Online portals, face-to-face meetings and learning sessions ▪ Annual performance appraisals ▪ Periodic engagement survey 	<ul style="list-style-type: none"> ▪ Career development programs ▪ Clear understanding of organizational goals ▪ Effective leadership 	<ul style="list-style-type: none"> ▪ Innovation in employee development programs, systems, processes and company practices ▪ Employee volunteerism programs
SUPPLIERS AND CONTRACTORS		
<ul style="list-style-type: none"> ▪ Accreditation ▪ E-mails, letters and memos 	<ul style="list-style-type: none"> ▪ Procurement policies (requirements, criteria for evaluation) ▪ Other procurement-related concerns (cost, terms of payment, mode of shipment, warranties) 	<ul style="list-style-type: none"> ▪ Cascade of policies ▪ Real-time updates

Who are our stakeholders and how do we engage them?	What matters to them?	How do we address them?
REGULATORY AGENCIES		
<ul style="list-style-type: none"> ▪ Annual bank examination ▪ Regular audits ▪ Regular correspondence through letters and e-mail 	<ul style="list-style-type: none"> ▪ Compliance with relevant national laws and regulations ▪ Transparency and accountability ▪ Feedback on the Bank's operations 	<ul style="list-style-type: none"> ▪ Transparent and timely disclosures/reports ▪ Report on compliance to regulations ▪ Conduct of internal and external audits ▪ Formal explanations and responses to queries
INDUSTRY GROUPS AND PARTNERS		
<ul style="list-style-type: none"> ▪ Membership ▪ Periodic industry meetings and working committee meetings ▪ Periodic conferences, seminars and fellowship activities 	<ul style="list-style-type: none"> ▪ Continuing membership ▪ Sharing of industry updates and common concerns related to product and service delivery ▪ Lobbying of significant business concerns ▪ Discussion of industry trends and adoption of new rules and regulations ▪ Setting of industry standards and market practice ▪ Provision of avenues for personnel growth (for example, enhancement of technical knowledge and participation in socio-civic projects) ▪ Building of collaborative networks 	<ul style="list-style-type: none"> ▪ Attendance to meetings, exhibits, conferences, seminars, symposia and fellowship activities ▪ Participation in meetings with key policy and decision makers ▪ Active membership
NON-GOVERNMENT AND CIVIL SOCIETY GROUPS		
<ul style="list-style-type: none"> ▪ Partnerships ▪ Regular correspondence through e-mails, letters and memos ▪ Post-event feedback 	<ul style="list-style-type: none"> ▪ New projects and initiatives ▪ Update on existing projects ▪ Takeaways from activities conducted 	<ul style="list-style-type: none"> ▪ Attendance to meetings ▪ Real-time updates