



TRUSTED ADVICE

At **BANK OF THE PHILIPPINE ISLANDS**, we go beyond fulfilling our clients' transactions. We redefine the banking relationship, offering financial services to clients based on their needs and how those needs evolve over time.



THE BPI CREDO

G4-56, G4-PR DMA

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.

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 risk-taking, 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 responsible in nation building. Through BPI Foundation, we are committed to the welfare and sustainability of the communities we serve.

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ABOUT BPI

G4-7

At 165 years, Bank of the Philippine Islands is the first bank established in the Philippines and in Southeast Asia. We are licensed as a universal bank by the Bangko Sentral ng Pilipinas. We provide a diverse range of financial services—deposit taking and cash management, payments, lending and leasing, asset management, bancassurance, investment banking, securities brokerage, foreign exchange, and capital markets.

The Bank has a strong balance sheet, with robust Tier 1 Capital adequacy and profitability ratios, underpinned by stringent compliance and risk management regimes. BPI is rated investment-grade by international ratings agencies at a level equivalent to the Philippine sovereign.

The establishment of BPI, originally known as El Banco Español Filipino de Isabel II, ushered in the start of Philippine banking and finance industry. The Bank performed many functions, from providing credit to the National Treasury to printing and issuing currency, effectively making it the country's first Central Bank.

BPI's founding shareholders were primarily charities and endowments associated with the Roman Catholic Church, and its directors consisted of government officials and prominent businesspersons, including Antonio de Ayala, a partner in a predecessor firm of today's Ayala Corp. In 1969, Ayala Corp. became BPI's largest shareholder.

As of December 31, 2016, Ayala Corp. and its affiliates owned an effective interest of 48.3% in BPI. The Roman Catholic Archbishop of Manila owned 8.3%, and Arran Investment Pte. Ltd., through Liontide Holdings, effectively owned 5.6%. Public investors held 37.6%, well above the required minimum public float of 10%.

FAST FACTS

831

Branches in the Philippines

3

Foreign offices

3,061

ATMs and CAMs

7.9M

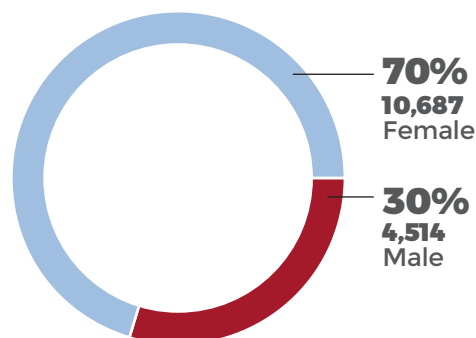
Clients

15,201

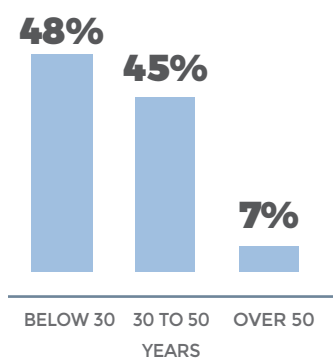
EMPLOYEES
TOTAL HEAD COUNT

14,637 BANKING SERVICES
564 INSURANCE SERVICES

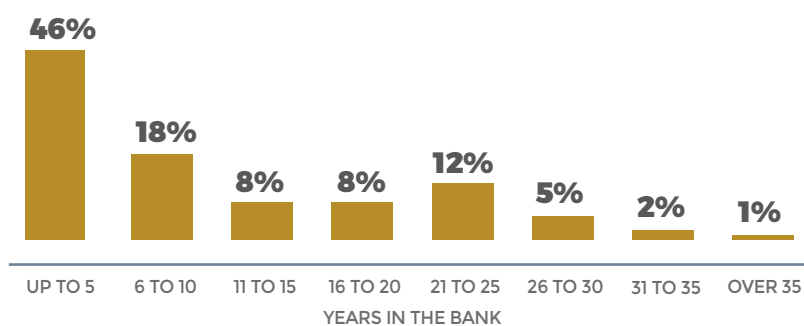
GENDER



AGE



TENURE



RANK

SENIOR
MANAGEMENT
193

MIDDLE
MANAGEMENT
4,913

STAFF
10,095