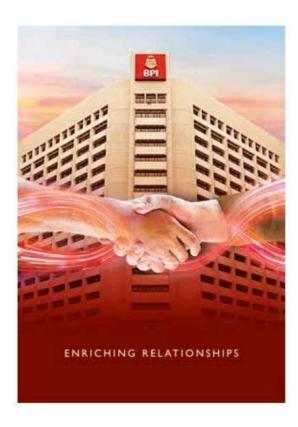


ENRICHING RELATIONSHIPS





The 2017 Integrated Report captures BPI's dynamic and lasting relationships with our stakeholders. It shows how we have created value and fulfilled our mission to make the best happen for our clients, our employees, our communities, our environment, and our country.

As we step into the future, we will continue to look out for our stakeholders — constantly innovating and enriching our relationships with them for a better tomorrow.

"We have come out of 2017 stronger than ever.

While the Bank has grown significantly in the past several years, we will continue to invest in people, technology, and branches to support and benefit from a surging Philippine economy.

Inclusive profitable growth will be our focus."

- Cezar P. Consing, BPI President and CEO