



CULTIVATING AN
INTEGRATED APPROACH

Business Model and Value Creation

Our Vision

To consistently give our clients good, honest, and TRUSTED ADVICE to help them achieve their financial goals.



Our Capitals



How We Create Value



The Value We Create



Our Stakeholders



Financial

We maintain a strong balance sheet, and we continue to grow and optimize our deposit franchise and loan book.



Manufactured and Intellectual

We have a reliable, secure, and expanding network of delivery infrastructure, in both traditional and digital platforms.



Human

We are driven by energized, enabled, and engaged employees with diverse talents.



Social and Relationship

We are the beacon of stability and credibility upon which trust is built and sustained among our clients and global banking partners.



Natural

Our environmental management systems ensure that we use resources efficiently and minimize our impact to the environment.



Capital Raising, Advisory, and Financing

We address capital needs across all client segments by providing various forms of financing, from working capital loans, capital expenditure loans, acquisition financing, supply chain and trade financing, project finance, small business loans, and microfinance. We also provide financial advisory and help clients raise debt and equity from the capital market.



Growing Assets

We grow our bank's assets through our Treasury portfolio management and participation in Philippine trading markets. We also grow our clients' assets through deposit and investment in fixed income securities, equity securities, unit investment trust funds, and mutual funds.



Insuring Life and Assets

We help protect the value of our clients' assets through our life and non-life insurance products.



Other Financial Services

We provide our clients an efficient means to make financial transactions through our card payments, remittance services and cash management facilities.



Financial Inclusion and Wellness

We have widened our reach to underserved segments and help our clients grow and protect their assets through customized products and services.



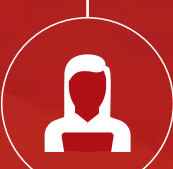
Scaling Up Enterprises

We support enterprises through financing and capital raising across business segments to scale up their operations.



Sustainable Development Financing

We finance projects that have significant impacts on advancing sustainable development of the country, such as energy, food and agriculture, and infrastructure, among others.



Employees

We invest in our employees, provide them a workplace that fosters learning and development, career advancement, and sustainable engagement. Our engaged employees give our clients better service.



Clients and Communities

We nurture the relationships and the trust we have built with our clients and communities, ensuring we deliver value to all. Through our various products and services, we foster financial inclusion and wellness, scale up enterprises, and spur investments that directly contribute to achieving our Sustainable Development Goals.



Government and Regulators

We contribute to government in capital raising through government securities distribution, in facilitating inflow of overseas remittances, and ensuring compliance to regulations, transparency, and prudent risk management.



Investors and Shareholders

With engaged employees, satisfied clients, and good government relations, we optimize our financial performance and value creation, ensuring delivery of superior shareholder returns in a manner that is transparent and equitable.

Our Capitals



Php 1.9 trillion
in total assets, a 10.3% increase from 2016

Php 180.7 billion
in total capital



**942 branches and MBOs
3,105 ATMs & CAMs**
across the country



17,047
total number of employees, a 12% increase from 2016

an average of 23 hours of training per employee



166 years
of providing quality service and trusted advice

143
local and international partners



7.1%
decrease in electricity consumption

6.7%
decrease in water consumption

How We Create Value



Php 1.2 trillion
in total loans, a 15.5% increase from 2016

Php 689.3 billion
in total capital raised for clients, a 31% increase from 2016

Php 4.2 billion
in total throughput volume used for supplier and receivables financing, and quick assist program



Rank 1
Top Investment Houses of Asian Local Currency Bonds, awarded by The Asset Benchmark Research



64,370
total customer availments of life insurance as of 2017, a 21% increase from 2016

261,134
total non-life insurance policies availed across all product lines



2.2 million
payroll accounts

1.1 million
number of credit card users

59,258
number of new OF customers for 2017

The Value We Create



6.6 %
increase in retail client base

794.8 million
number of transactions done through electronic channels in 2017, an 8.3% increase from 2016



102,663
number of corporate clients served

Php 130.3 billion
in total funding raised for clients through capital market transaction



Php 201.8 billion
in total funding for projects identified to directly contribute to the Sustainable Development Goals



Php 71 billion
in total revenues, a 6.7% increase from 2016

Stakeholders



Php 13.7 billion
in total payments to employees

395,608
total training hours provided to employees



8.5 million
total clients in both corporate and retail segments have established and sustained a relationship with BPI



Php 13.6 billion
in total payments to government, a 12% increase from 2016

25%
share in the remittance market



Php 22.2 billion
in total payments to providers of capital (dividend and interest payments), an 8.1% increase from 2016