



**A trusted lifeline for
a new tomorrow, today.**



"We are building an institution that will help define banking of the future;
by setting new standards and higher expectations;
by being ready today, ready tomorrow."

- Cezar P. Consing, President and CEO

INVESTOR PRESENTATION 1Q 2021

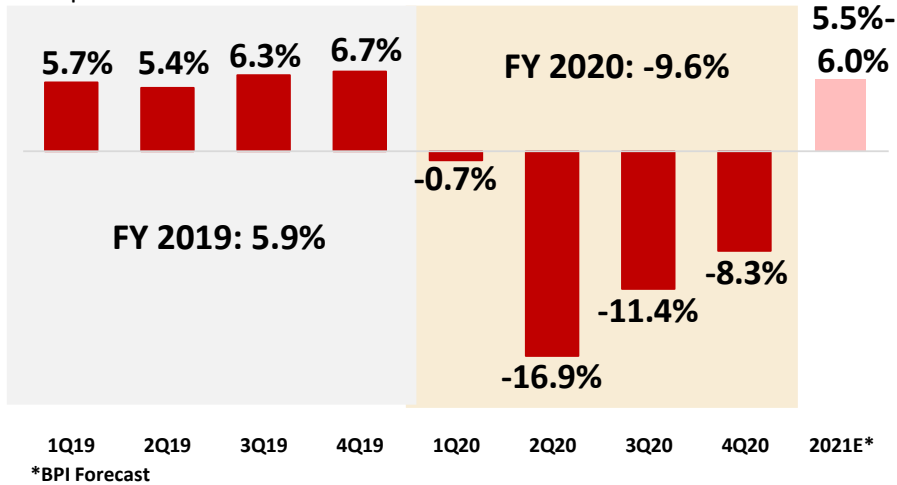
Macroeconomic Updates

Macroeconomic Updates



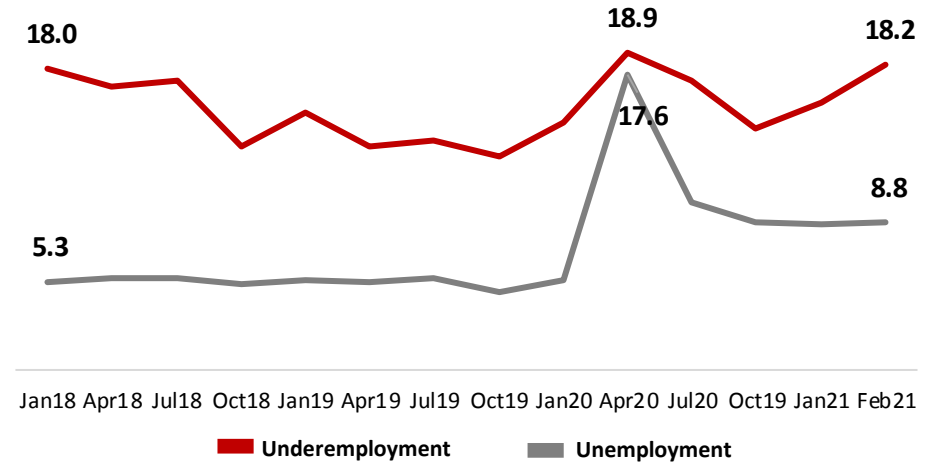
GDP

Downside revisions on initial growth forecasts due to prolonged impact of the pandemic



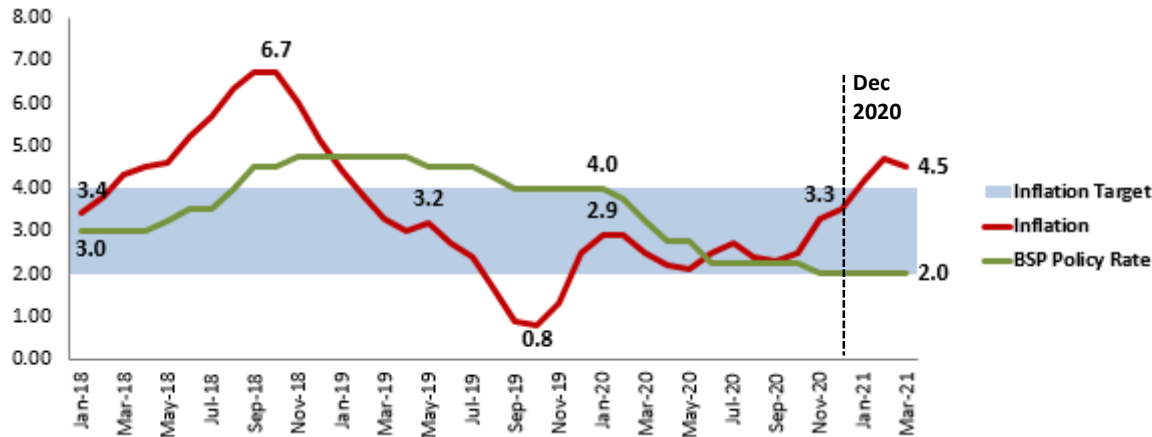
Unemployment

Unemployment increased a month before the government tightened lockdown restrictions in NCR and nearby provinces



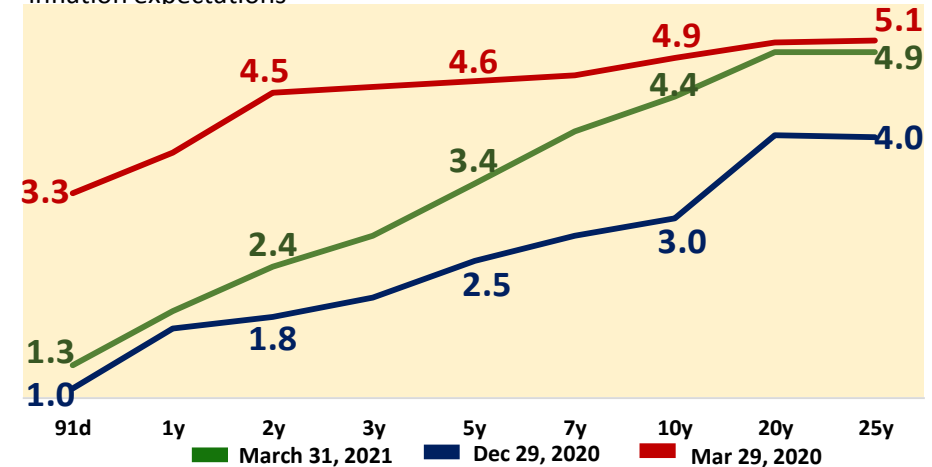
Inflation & Monetary Policy

Inflation eases slightly to 4.5% in March as food inflation slows



Higher rates across the yield curve

Interest rates are off their recent peaks but remain elevated on higher inflation expectations

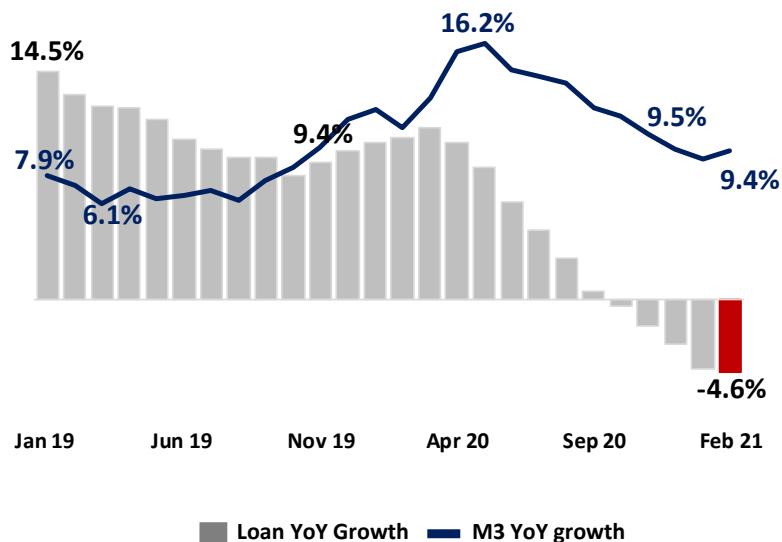


Macroeconomic Updates



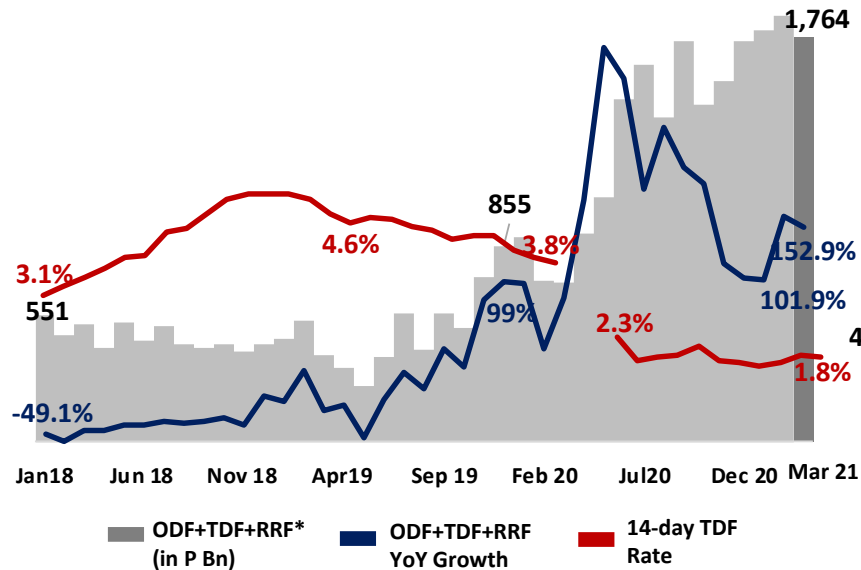
Loans and M3

Bank loans posted its fifth straight month of contraction in February as demand remained tepid



Bank Placements with BSP

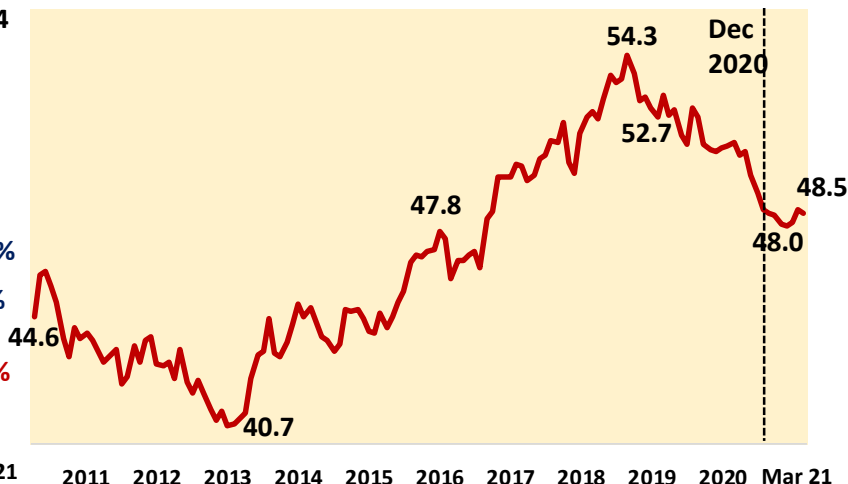
Bank placements with BSP declined in March; some funds may have been channeled to government securities



* ODF- Overnight Deposit Facility; TDF - Term Deposit Facility; RRF - Reverse Repurchase Facility

Peso vs USD Dollar

Peso hit 48.73 in March, its lowest vs USD in seven months; sustained OF remittances may provide support for peso



Source: BSP

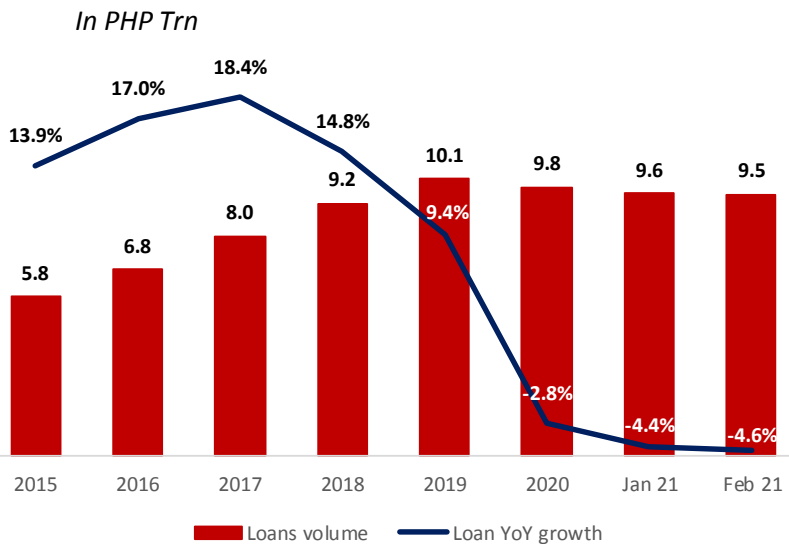
Banking Industry – Asset Quality



Challenges in asset quality due to pandemic persists in 2021

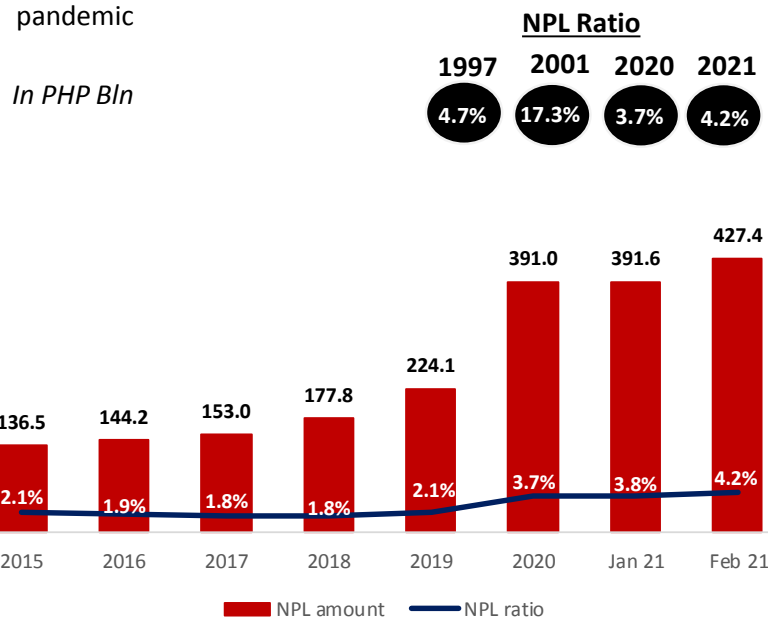
Historical Loan Growth

After a decade of strong expansion, loans contracted in 2020 and in the first two months of 2021



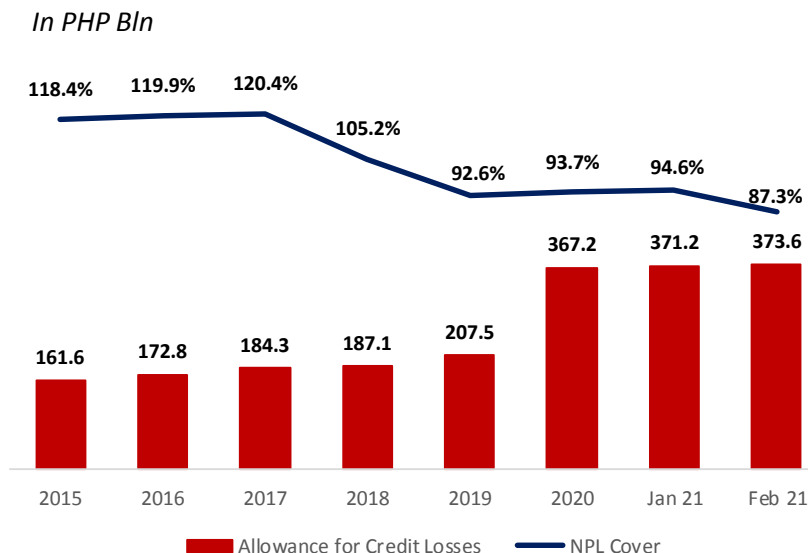
Non Performing Loans

Banks have guided for further deterioration of asset quality as the economy struggles to recover amid pandemic



Credit Loss Cover

Banks are expected to increase allowance for credit losses during the year



Source: BSP

Banking Industry Updates

Recent Developments

- Moody's upgraded Philippine banking system outlook to "stable", cautioned asset risks remain high
- S&P expects banking lending will likely grow by 6.5% in 2021
- IMF issued a report on Financial System Stability Assessment and cited risks – economic, credit risk and bank connectedness with corporates, AML risks, climate risks – and recommended strengthening bank capital if downside risks materialize
- BSP maintained ceiling on credit card transactions at 2% per month, subject to review after six months
- Citi to exit retail banking in 13 countries across Europe and Asia, including Philippines

Financial and Operating Performance

Performance Highlights

1Q 2021

Profitability

ROE 7.2%
ROA 0.9%

- Net income of P5.0B, down 21.7% YoY
- Strong fee income stabilized revenues
- Higher NIBT on lower expenses (operating and credit)
- One-time tax adjustment reduced NIAT

Efficiency

Cost to Income 48.6%

- Further improvement in cost efficiency

Asset Quality

NPL Ratio 2.76%
Restructured Loans 1.2%

- NPL ratio almost flat vs Dec 2020
- Lower provisions
- Improvement in loan loss cover

Capital and Liquidity

CET1 16.71%
CAR 17.58%

- Robust capital position
- Liquidity metrics at record high

Re-balancing of Traditional and Digital Channels

Profitability



In P bn	△				
	1Q 2020	4Q 2020	1Q 2021	QoQ	YoY
Net Interest Income	18.03	18.05	16.86	-6.6%	-6.5%
Non-Interest Income	6.64	7.58	7.45	-1.8%	12.1%
Trading Income	2.18	1.59	1.74	9.0%	-20.1%
Non-Trading Income	4.47	5.99	5.71	-4.7%	27.8%
Revenues	24.68	25.63	24.31	-5.2%	-1.5%
Operating Expenses	12.10	12.91	11.82	-8.4%	-2.3%
PPOP	12.58	12.72	12.49	-1.9%	-0.8%
Provisions	4.12	7.53	3.60	-52.2%	-12.7%
NIBT	8.46	5.20	8.89	71.0%	5.1%
Taxes	2.11	0.80	3.86	384.5%	83.3%
Net Income	6.39	4.24	5.00	18.0%	-21.7%

Highlights

Quarter-on-Quarter

- One-time adjustment due to reversal in deferred tax assets with the reduction in corporate income tax rate from 30% to 25% (CREATE Law)
- Sequential increase in net income due to lower provisions and lower expenses

Year-on-Year

- Decline in net interest income due to contraction in loans and lower NIM
- Better fee income
- Lower provisions

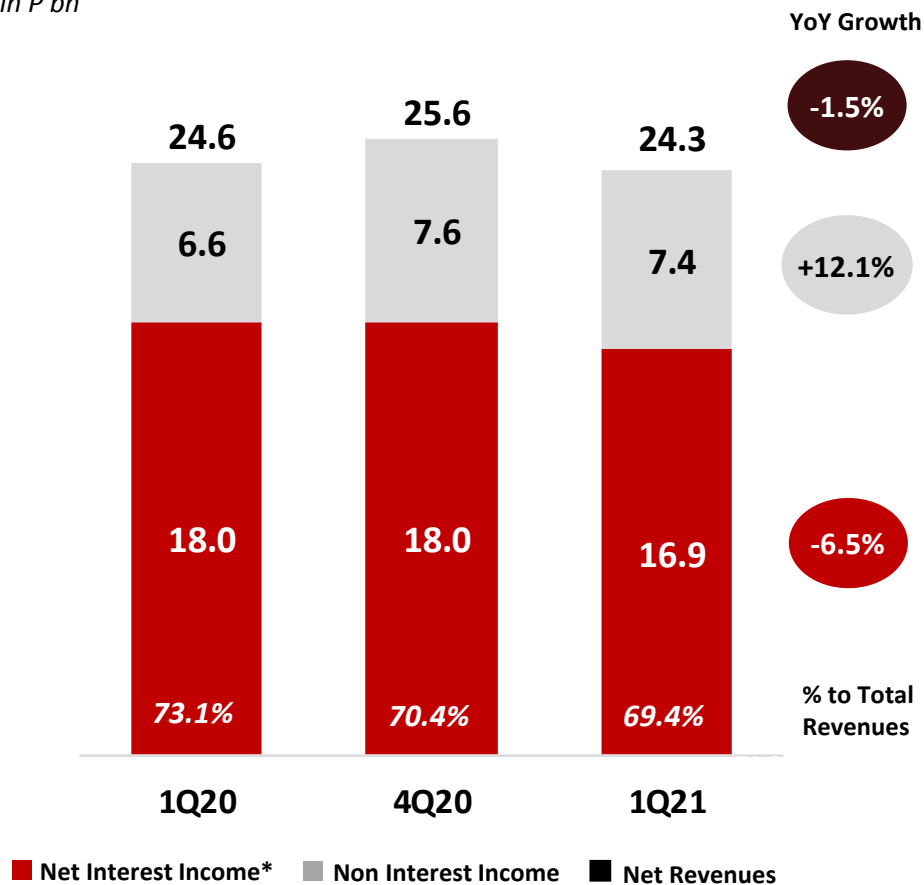
*Without the tax adjustments, NIAT would have been up 8% YoY

Revenue Mix and NIM

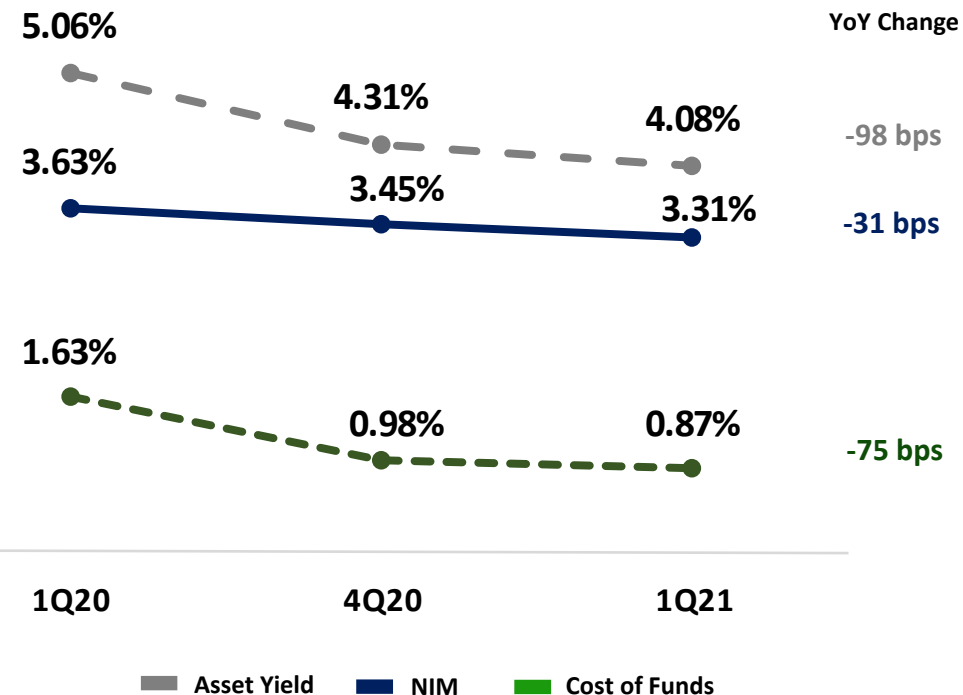


Increase in non interest income was largely offset by decline in net interest income

Amounts in P bn



Decline in net interest income due to lower loan balances and asset yield



* Includes DST; Net of GRT

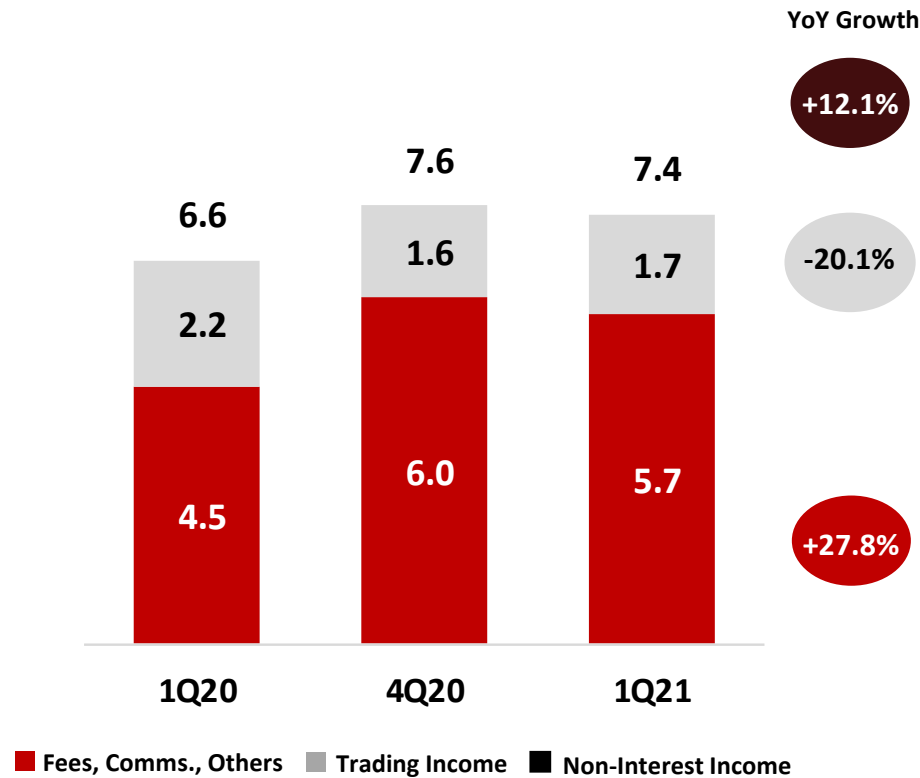
** 1Q20 restated with impact of discontinued operation arising from BPICTL transaction

Non Interest Income



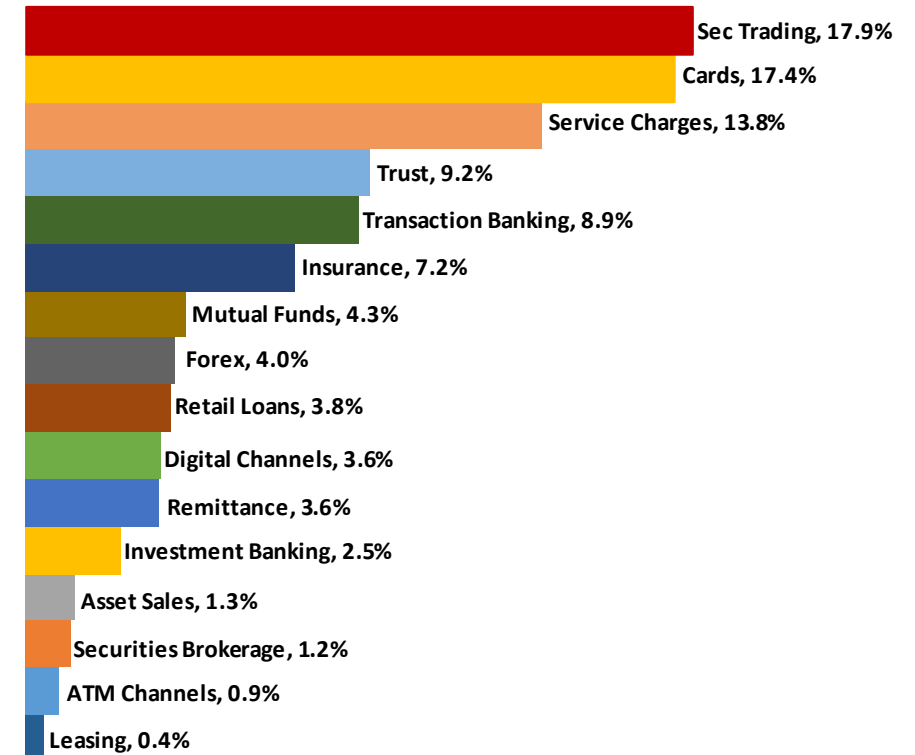
Strong performance across business franchises offset decline in trading income

Amounts in P bn



Diversified sources of fees and commissions

% Contribution to Non Interest Income*



* Includes DST; Net of GRT

** 1Q20 restated with impact of discontinued operation arising from BPICTL transaction

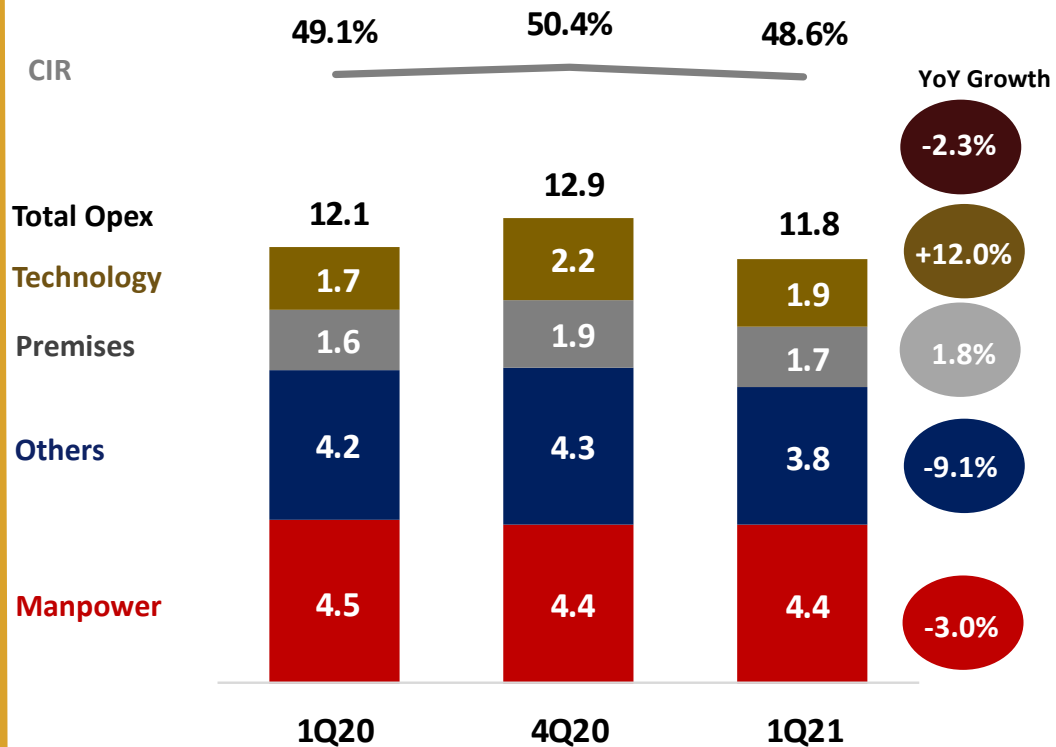
* gross of GRT

Operational Efficiency

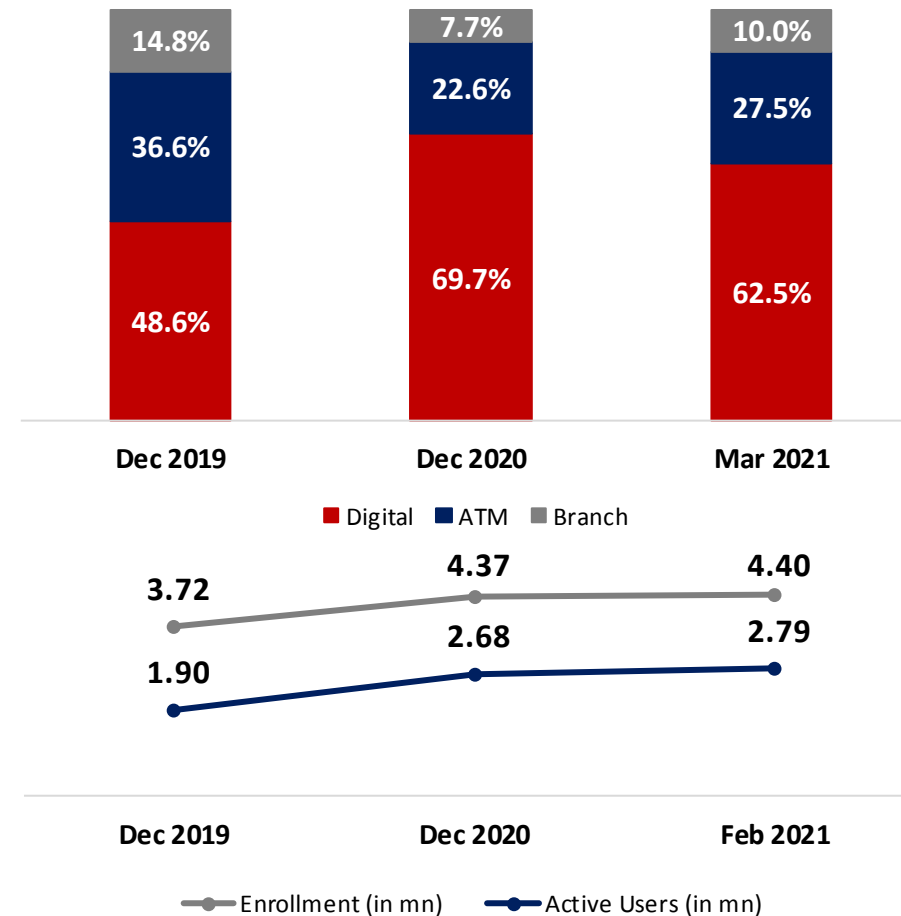


Cost management initiatives kept spending within target range

Amounts in P bn



Doing more and reducing cost with digitalization

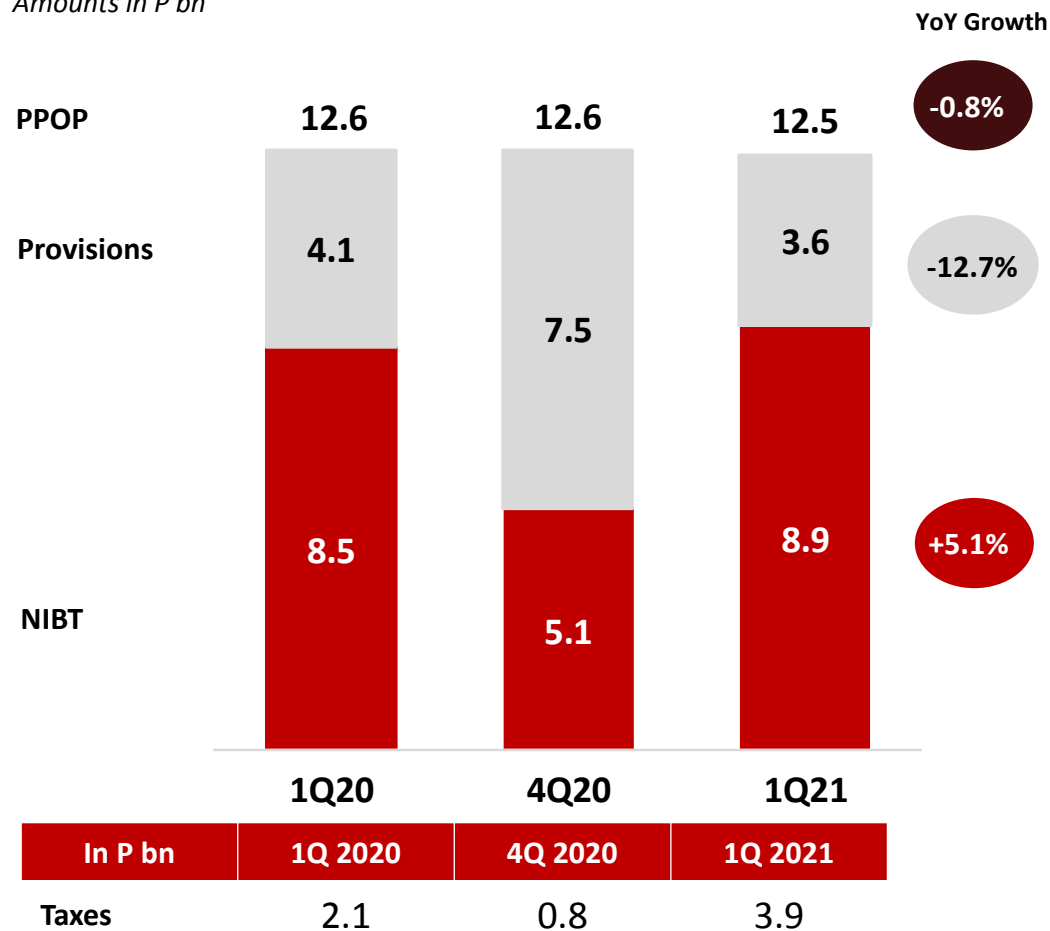


Income and Profitability

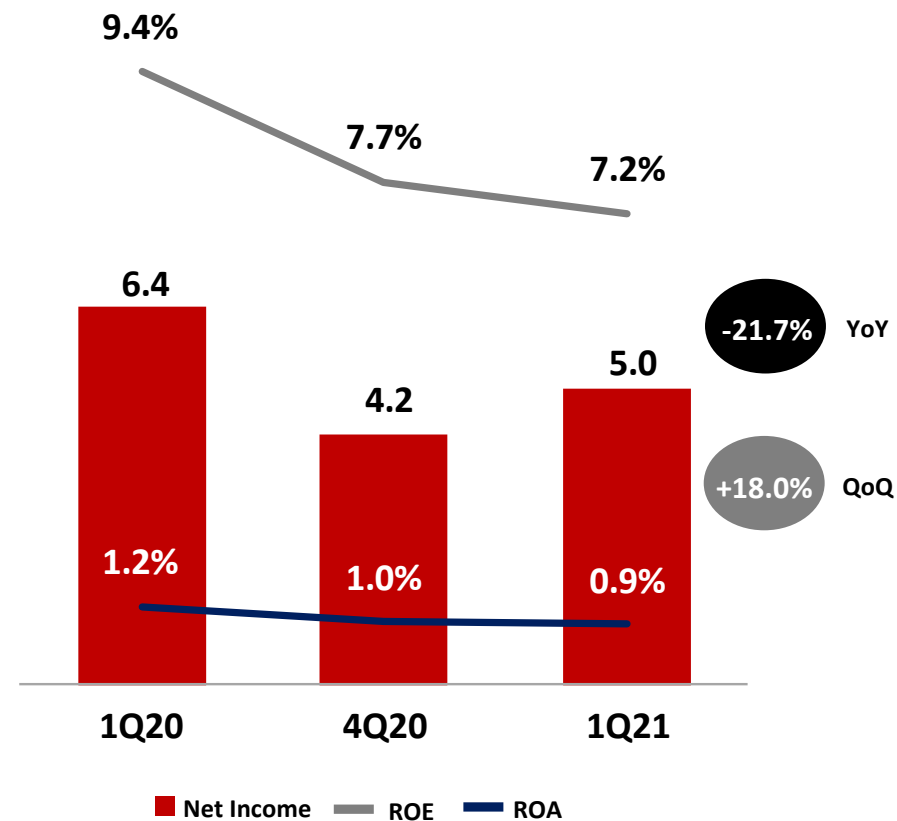


Moderate decline in pre-provision operating income

Amounts in P bn



Net income defined by lower provision and higher income tax



Balance Sheet



In P bn			△
	Mar-2020	Mar-2021	YoY
Total Assets	2,175.0	2,164.4	-0.5%
Net Loans¹	1,437.1	1,364.7	-5.0%
Gross Loans²	1,463.8	1,412.1	-3.5%
Securities	338.1	430.2	27.2%
Borrowings	132.2	131.2	-0.7%
Deposits	1,677.8	1,672.1	-0.3%
Equity – BPI	272.7	280.8	3.0%
LDR	85.65%	81.62%	-4.0%
CASA	73.48%	82.55%	9.1%
CAR	16.25%	17.58%	1.3%
CET1	15.35%	16.71%	1.4%

¹ Net of UDI and Allowance, includes Manpower Loans; ² Gross of UDI and Allowance, includes Manpower Loans

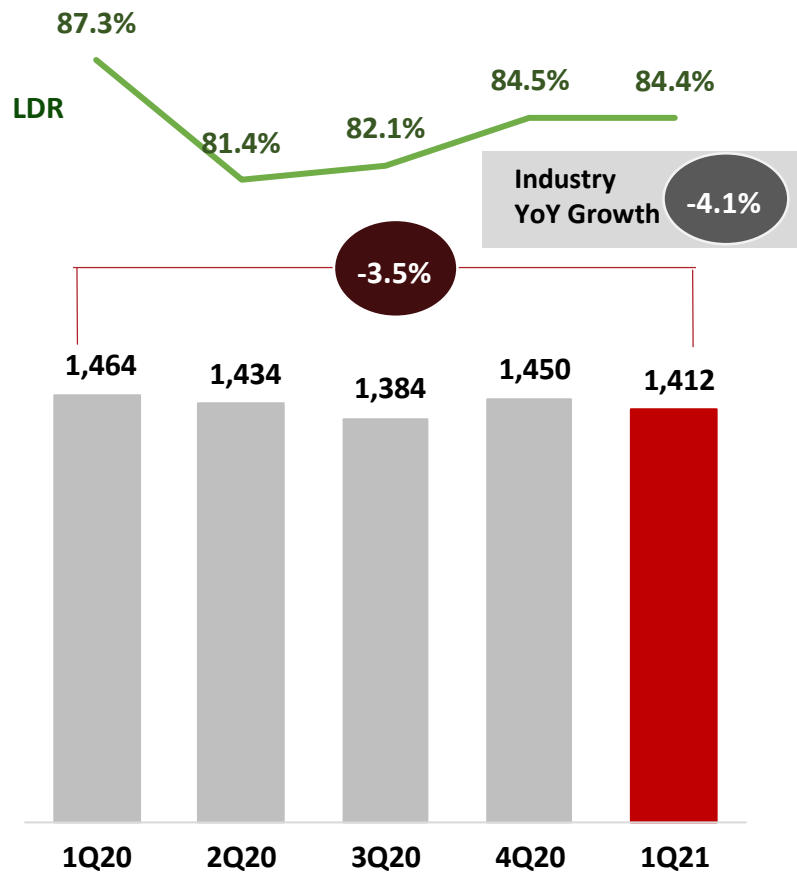
Highlights

- ❑ Modest Balance Sheet contraction
- ❑ Decline in loan portfolio driven by corporates while consumer and microfinance loans posted modest growth
- ❑ With declining loan book, liquidity was parked in short term securities
- ❑ Deposits slightly lower; increase in CASA largely offset decline in TD
- ❑ Stronger capital ratios due to decline in risk-weighted assets (loan book)

Loan Portfolio



Decline in loan portfolio slower than industry



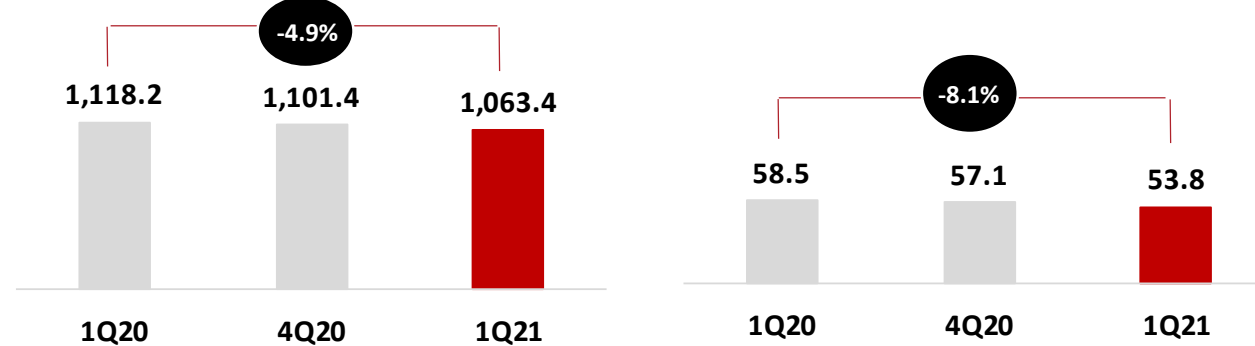
Steady increase in share of Consumer and SME in loan mix

Gross Customer Loans	1Q20	4Q20	1Q21
Corporate	76.4%	75.9%	75.3%
Consumer/SME	23.3%	23.7%	24.3%
Consumer	19.3%	19.8%	20.5%
SME	4.0%	3.9%	3.8%
Microfinance	0.3%	0.3%	0.3%

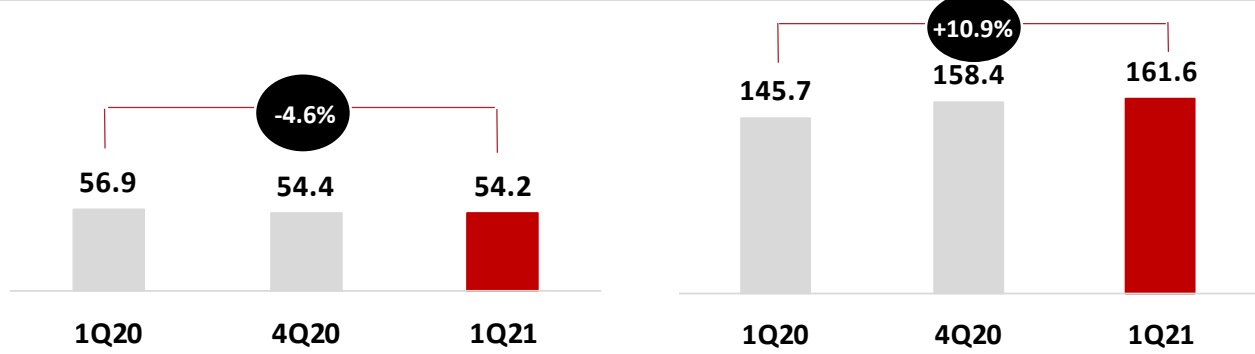
Loan Portfolio by Segments



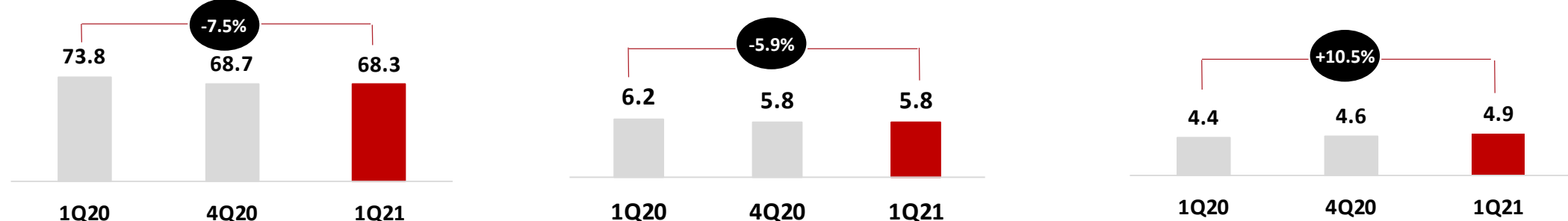
CORPORATE and SME



CORE RETAIL



MASS RETAIL

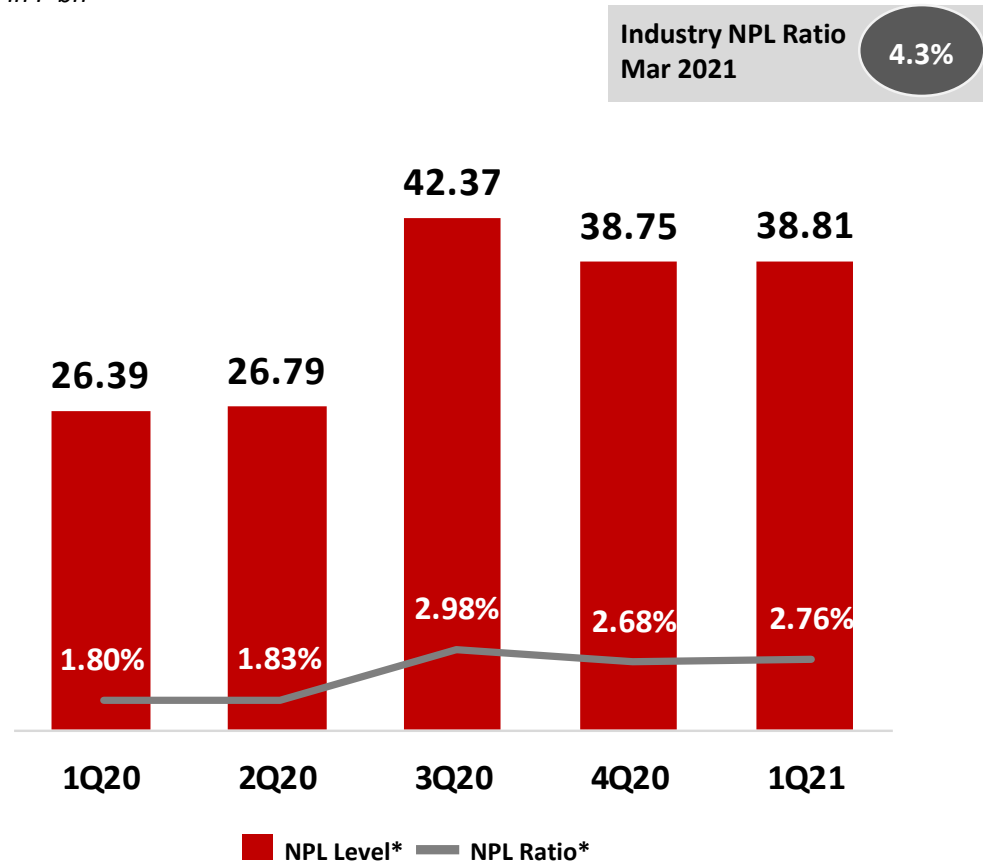


Asset Quality



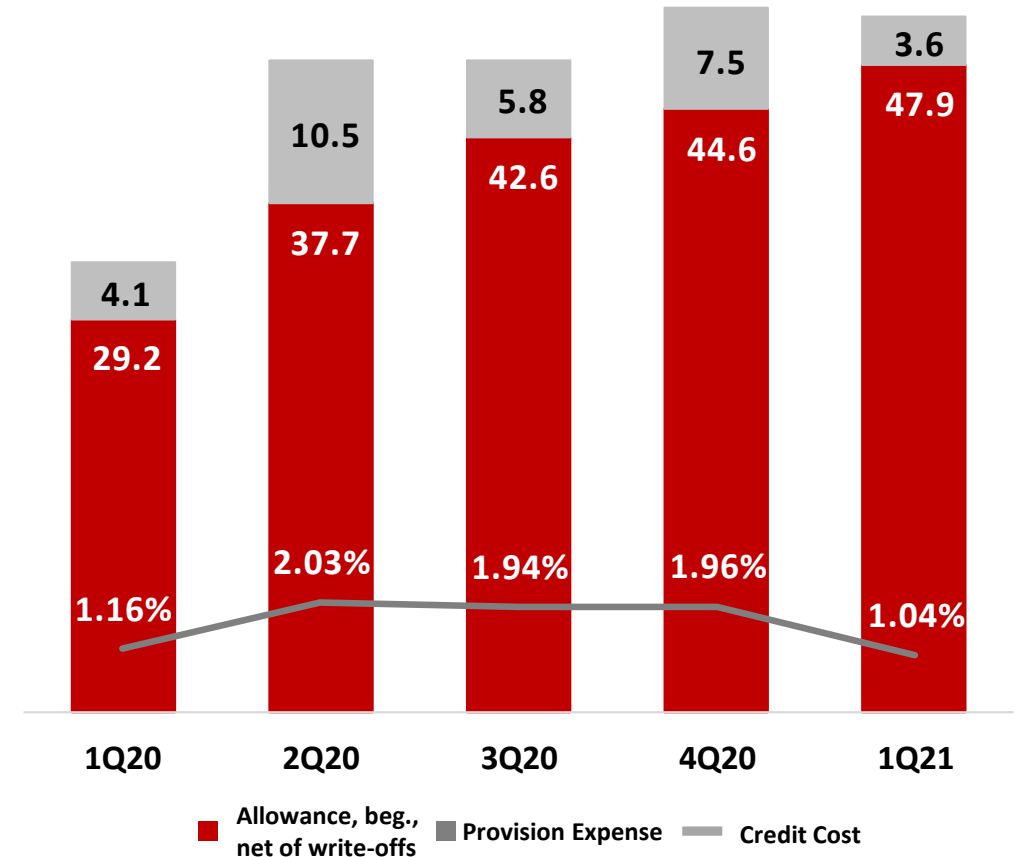
Increase in NPL ratio driven mainly by contraction in loan portfolio

Amounts in P bn



Tempered increase in provisions for potential credit losses

Amounts in P bn

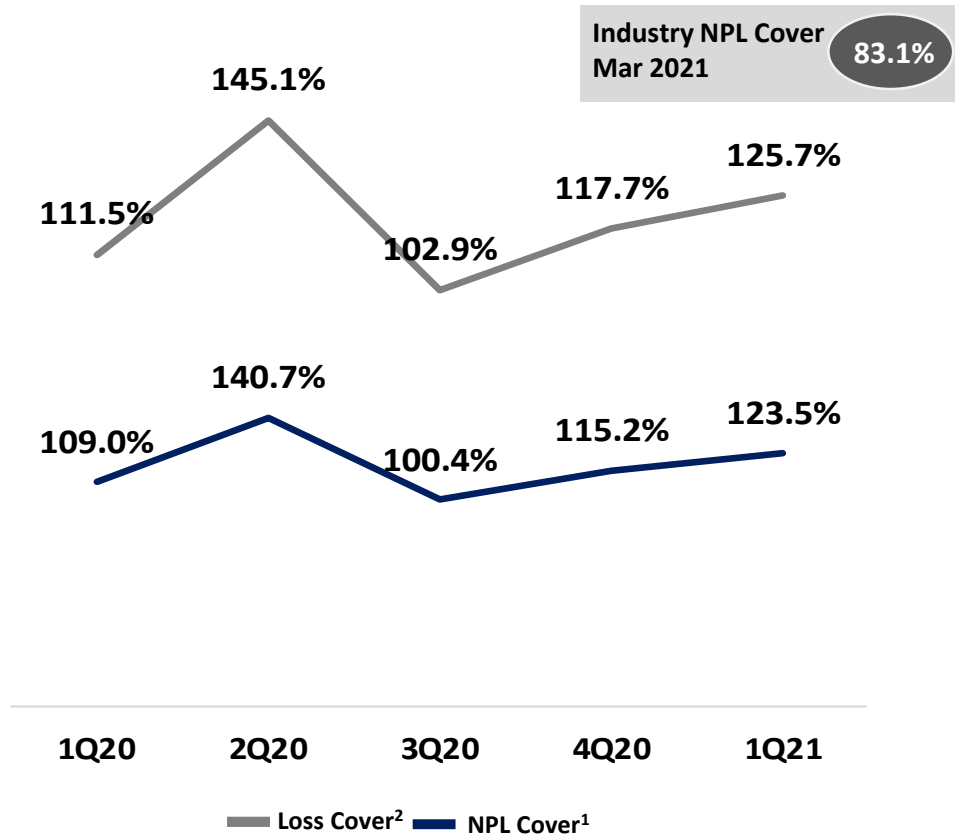


* Level and Ratios with Bayanihan

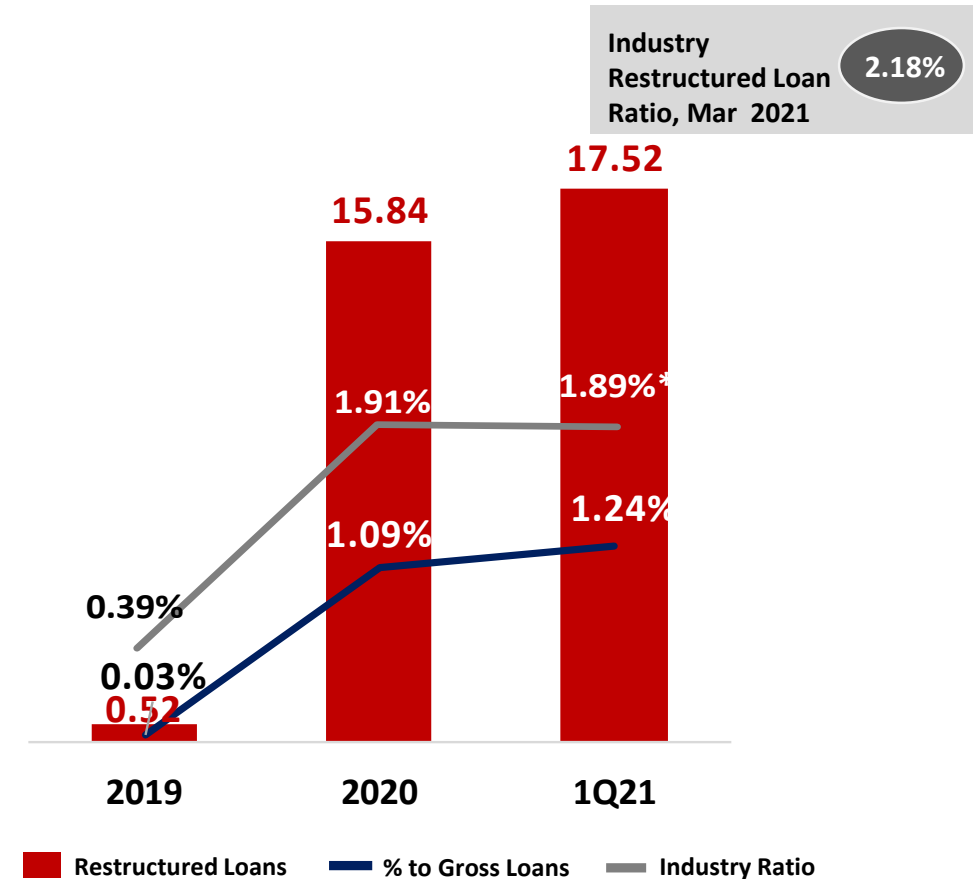
Asset Quality



Further improvement in loan loss cover



Exposure to restructured loans remains manageable



¹ NPL cover excludes reserves for contingent exposures

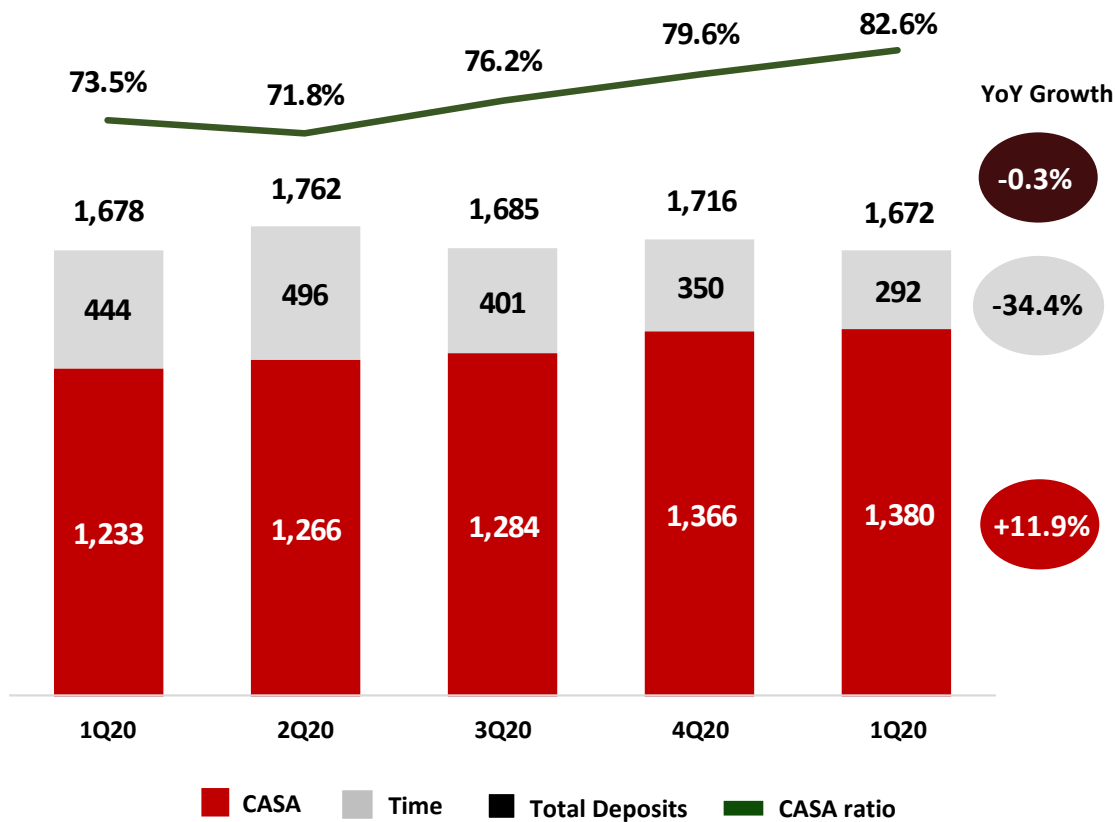
² Loss cover includes reserves for contingent exposures

Note: Prior quarters restated with impact of discontinued operation arising from BPICTL transaction

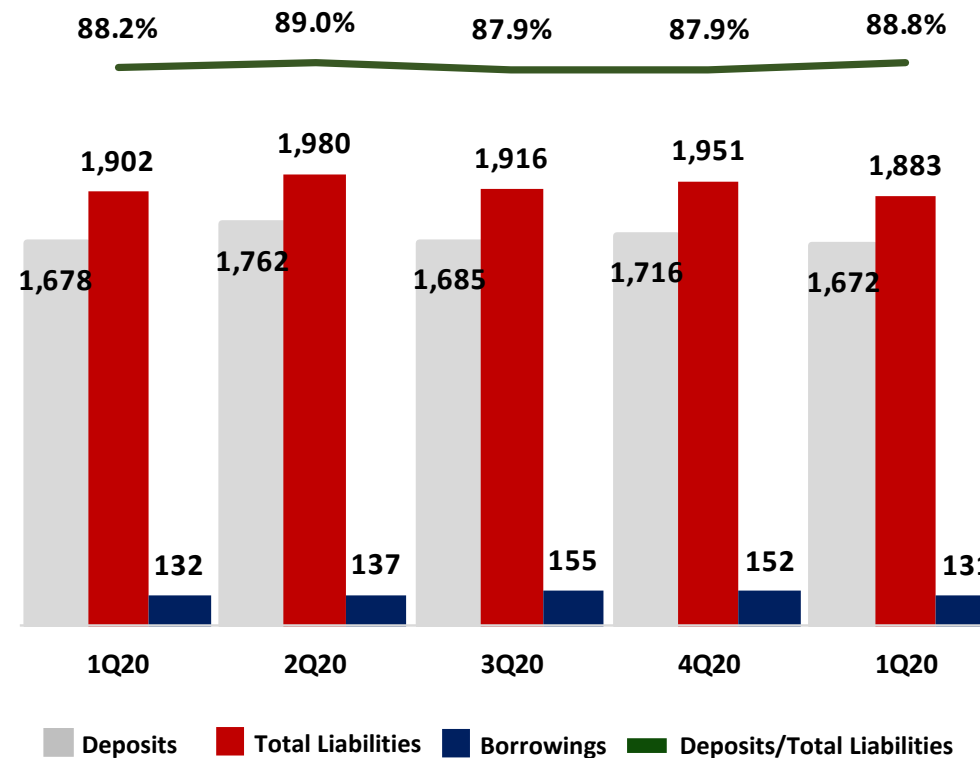
Funding



Increase in CASA aided by ample liquidity



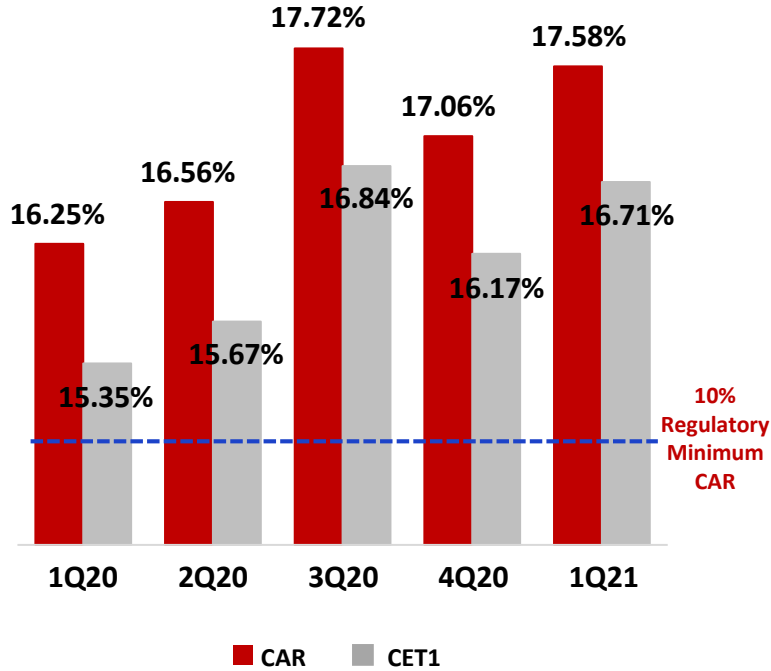
Increase in share of CASA in total funding mix



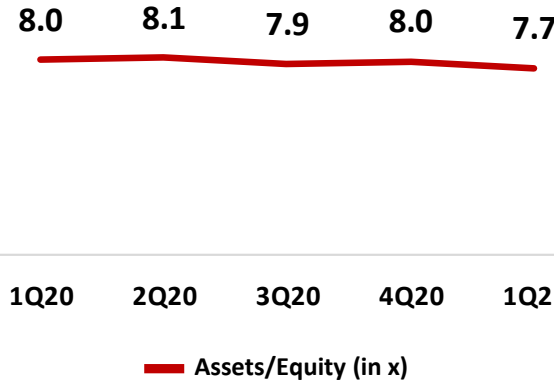
Capital Position



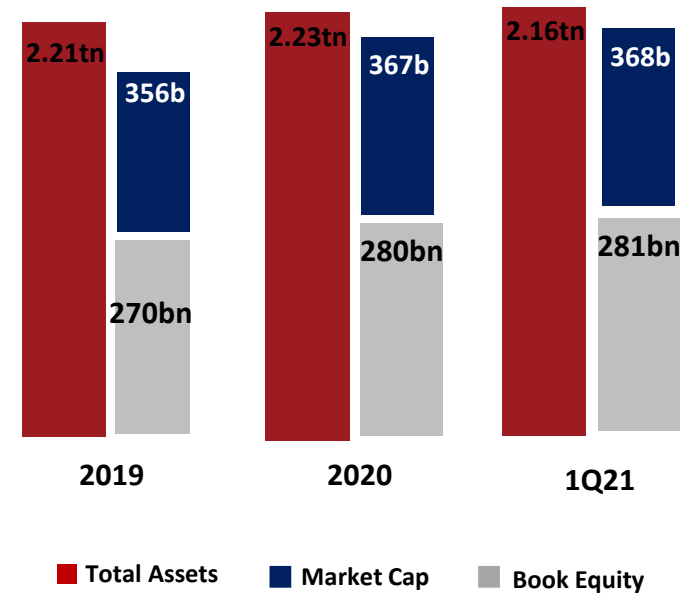
Strong capital position



Prudent financial leverage



Robust capital position underpinned by years of balance sheet expansion



Key Takeaways



1. **Net Income of 5B for Q1 2021**, while lower than last year, is better than Q4 2020, and demonstrates resilience of the bank's earnings engine, despite challenges posed by the recent surge in Covid infections
2. **First quarter earnings would have been higher by 8%** YoY if we remove the impact of the one-time tax adjustments resulting from the implementation of CREATE Law
3. **Non-Interest Income** has shown signs of improvement in line with the pick up in economic activities and banking transactions – fee income from diversified businesses trending higher, and further boosted by trading income from securities portfolios
4. **Net Interest Income** was weighed down by lower NIMs resulting from lower asset yields and loan book contraction but that is in line with our expectations; growth in mortgage and microfinance loans are encouraging

Key Takeaways



5. **Loan growth** remains challenged, a result of lower loan demand due to deferred corporate capex, excess capacity and inventories leading to reduced working capital requirements, operational challenges of SMEs, as well as constrained consumer demand
6. **Lower provisions** from recent decline in ECL- while pre-emptive provisioning continues to be a priority, any slow down in NPL formation relative to stressed scenario assumptions will provide room to further dial down provisions; meanwhile, **higher NPL cover** reflects the bank's asset quality
7. **Cost discipline** is maintained through productivity improvement and gains from branch transformation providing room for continued **investments in digital infrastructure**
8. **High capital buffer, funding and liquidity**, a reflection of fortress balance sheet, puts the bank in a strong position to lead the economic recovery through strategic growth opportunities

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investorrelations@bpi.com.ph

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Appendices

Macroeconomic & Industry Indicators

Indicators, as of end-of-period in %, except USD/PHP	2016	2017	2018	2019	1Q 2020	2Q 2020	3Q 2020	4Q 2020	1Q 2021
GDP Growth (YoY)	6.8	6.7	6.2	5.9	-0.7	-16.9	-11.6	-8.3	-4.2
Current Account (% to GDP)	-0.4	-0.7	-2.7	-0.1	0.3	5.3	4.8	3.9	
Inflation	1.3	2.9	5.2	2.5	2.5	2.5	2.3	3.5	4.5
M3 Growth (YoY)	12.8	11.9	9.5	11.5	12.8	14.5	12.2	9.5	9.4
90D T-bill - average	1.4	2.0	5.1	3.1	3.2	2.5	1.3	1.0	1.0
Overnight RRP	3.0	3.0	4.8	4.0	3.6	2.7	2.3	2.0	2.0
BVAL - 3 months	2.1	2.4	5.8	3.2	3.3	1.9	1.2	1.1	1.3
BVAL - 10 years	4.6	5.7	7.1	4.5	4.9	2.8	3.0	3.0	4.4
USD/PHP	49.813	49.923	52.724	50.744	51.044	49.851	48.465	48.036	48.466

Industry, as of end-of-period Amounts in Php Bn	2016	2017	2018	2019	1Q 2020	2Q 2020	3Q 2020	4Q 2020	1Q 2021
Total Assets	13,591.20	15,166.16	16,916.14	18,338.24	18,404.05	18,627.17	18,724.80	19,457.05	19,439.94
Customer Loans ¹	7,612.12	8,865.60	9,215.26	10,082.25	10,159.24	9,949.40	9,647.61	9,804.64	9,587.63
Deposits	10,506.56	11,726.97	12,764.13	13,669.47	13,917.91	14,262.65	14,377.42	14,895.02	15,006.01
Capital	1,548.09	1,756.79	2,068.10	2,318.65	2,301.38	2,370.40	2,407.52	2,431.12	2,458.23
Assets Growth (YoY)	12.4%	11.6%	11.5%	8.4%	8.1%	8.0%	5.9%	6.1%	5.6%
Loan Growth (YoY)	16.6%	16.5%	13.7%	9.4%	10.9%	6.2%	0.5%	-2.8%	-5.6%
Deposits Growth (YoY)	13.8%	11.6%	8.8%	7.1%	9.6%	10.9%	9.5%	9.0%	7.8%
Capital Growth (YoY)	10.3%	13.5%	17.7%	12.1%	7.4%	7.7%	6.7%	4.9%	6.8%

Source: Bangko Sentral ng Pilipinas & Philippine Statistics Office

¹ Customer Loans (Loans and Receivables, net of Allowance for Credit Losses)

Historical Milestones of BPI

- Founded in **1851**, as Banco Español Filipino de Isabel II, by Catholic charities
 - Antonio de Ayala inaugural member of board
- Named **Bank of the Philippine Islands** (Banco de las Islas Filipinas) after Treaty of Paris (1898)
- **Ayala y Compañía** (present day Ayala Corp.) assumes strategic stake in 1969
- **Morgan Guaranty Trust Company** purchases stake in People's Bank, a predecessor, in 1974



Pesos Fuertes, 1883



BPI Iloilo, 1897



BPI ₱10 note, 1933

Strategic Partnerships formed over the years, actively entering into diverse business joint ventures in the last decade

Year	Firm	Description
1974	People's Bank & Trust	Retail banking
1981	Commercial Bank & Trust	Expands BPI's middle market presence
1982	Ayala Inv & Dev't (AIDC)	Adds investment banking—precursor of BPI Capital
1982	Makati Leasing	JV with U.S. Leasing—precursor of BPI Leasing
1984	Family Bank & Filinvest Credit	Expands consumer banking franchise
1996	CityTrust Banking Corp.	Former Philippine retail operations of Citibank
2000	Far East Bank & Trust	Consolidation
2000	Ayala Life, FGU Insurance	BPI becomes first bancassurance platform in Philippines
2001	DBS Philippines	Consumer and middle markets
2002	BPI/MS	51%-owned non-life insurance JV with Mitsui Sumitomo,
2005	Prudential Bank	Expands BPI's middle market presence
2009	BPI-Philam Life Assurance	49%-owned life insurance JV with Philam Life
2009	BPI Globe BankO	Microfinance JV with Globe Telecom, Ayala Corp
2011	ING Asset Management	Trust & investment management
2014	Century Tokyo Leasing	51%-owned leasing JV with Century Tokyo Leasing
2015	Global Payments	49% JV with Global Payments
2016	BPI Direct BankO	BPI acquires 100% of BPI Globe BankO, merges with BPI Direct

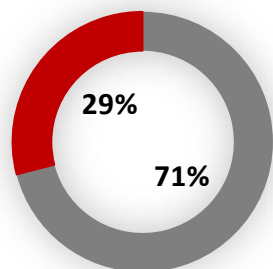
BPI at a glance



- ✓ The first bank in the Philippines and Southeast Asia, and the longest tenured bank with almost 170 years of continuous operating history, with highly reputable shareholders, the largest of which include the Ayala Group, the Roman Catholic Church and GIC
- ✓ Award winning, universal banking franchise licensed by the Bangko Sentral ng Pilipinas, offering a broad range of financial solutions catering to both retail and corporate clients
- ✓ Customer base has almost doubled since 2010 to 8.4 million customers in March 2021 owing to the Bank's strong brand recognition

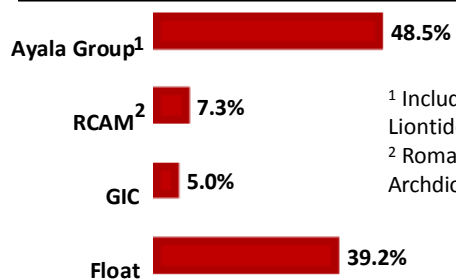
Ownership Structure

March 31, 2021 Citizenship Profile



■ Filipino ■ Non-Filipino

March 31, 2021 Shareholder Profile



¹ Includes share in Liontide Holdings Inc.

² Roman Catholic Archdiocese of Manila

Investment Information

Fundamentals	Description
Stock Price	P81.50 per share
BV per share	P62.21
P-B Ratio	1.3x
P-E Ratio	18.4x
Dividends	P1.80 per share
Market Cap	P367.82

Trading Fact Sheet	Description
Type	Common
Stock Ticker	BPI
ISIN	PHY0967S1694
Exchange	Philippine Stock Exchange
Par Value	10.00
Outstanding Shares	4,513,103,261
Foreign Ownership	29%

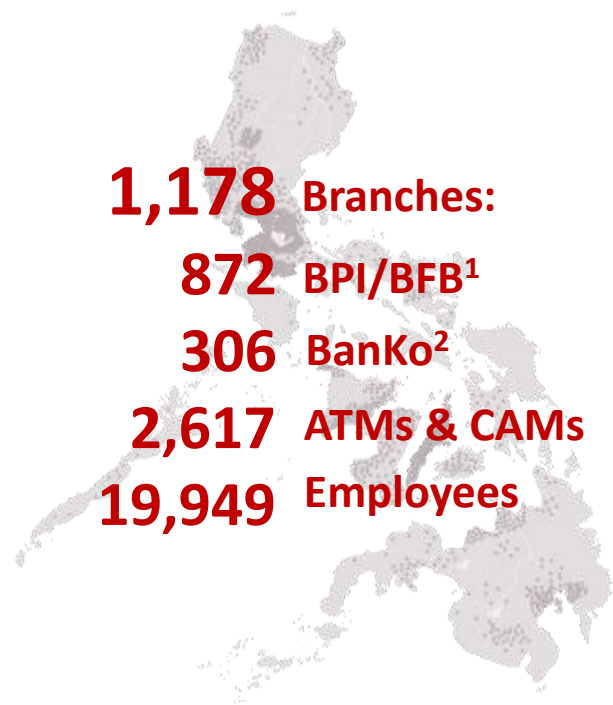
Credit and Sustainability Ratings

Credit Ratings	Rating		Date
S&P	BBB+	Long term Issuer Credit Rating	Nov 2020
Moody's	baa2	Baseline Credit Assessment	May 2021
Fitch	BBB-	Long term Issuer Default Rating	Oct 2020
Capital Intelligence	BBB	Long term Foreign Currency	July 2020
MSCI	A	ESG Rating	Aug 2020

Operating Franchise

BPI has a leading deposit franchise and expansive reach through its network of traditional channels and unparalleled digital banking platform

One of the largest branch & ATM network (as of March 2021)



Main Operating Business Segments



BPI
 A trusted lifeline for a new tomorrow, today.

Corporate Banking | Retail Banking
 Business Banking | Microfinance
 Asset Management | Bancassurance

*We are building an institution that will help define banking of the future, by setting new standards and higher expectations; by being ready today, ready tomorrow.
 - Cesar P. Consing, President and CEO


BPI's digital banking platform is amongst the best in the country




Digital Channels
As of March 2021

Enrollments
4.4 mn

Active Users³
2.8 mn

#5 finance app on  App Store

#11 finance app on  Google Play

Financial Highlights



	Mar 2020	Mar 2021	△ YoY
Balance Sheet (in P bn)			
Assets	2,175.0	2,164.4	-0.5%
Net Loans	1,437.1	1,364.7	-5.0%
Deposits	1,677.8	1,672.1	-0.3%
CASA	1,232.8	1,380.4	12.0%
Capital	272.7	280.8	3.0%
AUM	842.2	1,049.6	24.6%

			△ bps
Key Metrics			
NIM	3.63%	3.31%	(32)
Asset Yield	5.06%	4.08%	(98)
Cost of Deposits	1.45%	2.85%	140
Cost of Funds	1.63%	0.87%	(76)
Cost to Assets	2.30%	2.20%	(10)
Cost to Income	49.02%	48.63%	(39)
ROE	9.38%	7.21%	(216)
ROA	1.31%	0.93%	(38)
CASA Ratio	73.48%	82.55%	908
Loan-to-Deposit Ratio	85.65%	81.62%	(404)
Credit Cost	1.16%	1.04%	(12)
NPL Ratio	1.80%	2.76%	96
NPL Coverage Ratio	109.00%	123.50%	1,450
CAR	16.25%	17.58%	133
CET1	15.35%	16.71%	136

	1Q 2020	4Q 2020	1Q 2021	△ QoQ	△ YoY
Profitability (in P bn)					
Net Interest Income	18.0	18.0	16.9	-6.6%	-6.5%
Non-Interest Income	6.6	7.6	7.4	-1.8%	12.1%
Revenues	24.7	25.6	24.3	-5.2%	-1.5%
Operating Expenses	12.1	12.9	11.8	-8.4%	-2.3%
Pre-provision Operating Profit	12.6	12.7	12.5	-1.9%	-0.8%
Net Income	6.4	4.2	5.0	18.0%	-21.7%

Financial Highlights (in USD)



	Mar 2020	Mar 2021	△ YoY
Balance Sheet (in USD bn)			
Assets	42.6	44.7	4.8%
Net Loans	28.2	28.2	0.0%
Deposits	32.9	34.5	5.0%
CASA	24.2	28.5	17.9%
Capital	5.3	5.8	8.4%
AUM	16.5	21.7	31.3%

			△ bps
Key Metrics			
NIM	3.63%	3.31%	(32)
Asset Yield	5.06%	4.08%	(98)
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	1Q 2020	4Q 2020	1Q 2021	△ QoQ	△ YoY
Profitability (in USD mn)					
Net Interest Income	353.3	372.4	347.8	5.4%	-72.9%
Non-Interest Income	130.2	156.5	153.7	20.2%	-70.6%
Revenues	483.5	528.9	501.5	9.4%	-72.3%
Operating Expenses	237.0	266.3	243.9	12.4%	-74.3%
Pre-provision Operating Profit	246.5	262.6	257.6	6.5%	-70.1%
Net Income	125.1	87.4	103.2	-30.1%	-81.7%

BPI Management Team



Effective April 22, 2021



Jose Teodoro
"TG" Limcaoco
President & CEO

13 years with BPI

- Elected President and CEO on April 22, 2021
- Previously served as President of BPI Family Bank from 2010-2015
- Former President of BPI Capital Corporation from 2007-2010
- Officer-in-Charge for Ayala Life Assurance, Inc. in 2009 and Director and Chairman of Ayala Plans, Inc. in 2010-2011



Tere Marcial
EVP & CFO

26 years with BPI

- Chief Finance Officer and Head of Strategy and Finance since April 2017
- Serving on the Board of BPI Europe, PLC., BPI MS, BPI Global Payments, BPI Payment Holdings
- Previously served on the BPI Trust Committee and Board of BPI Investment Management, Inc.
- Previously held senior positions in Corporate Banking and Asset Management & Trust
- 26 years of banking experience



John-C Syquia
EVP

5 years with BPI

- Head of Corporate Banking since January 2018
- Former President of BPI Capital Corp.
- Previously, Country Head of Corporate Clients for Standard Chartered Bank, Head of Corporate Finance at ING Bank Manila, and Head of Strategy and Business Development at ING Asia Pacific Ltd
- Over 29 years of experience in financial services



Jojo Ocampo
EVP

25 years with BPI

- Head of Mass Retail, Former Chief Marketing Officer
- Serving on the Boards of BPI Payment Holdings Inc, BPI Global Payments, BPI Direct Banko, AF Payments Inc, and Zalora
- Previously held several positions in Unsecured Lending Cards, Payments, Remittances, Deposits, Kiosk Banking & Customer Segments
- 25 years of banking experience



Mon Jocson
EVP & COO

5 years with BPI

- Chief Operating Officer since January 2019, and Head of Enterprise Services
- Formerly Vice President & General Manager of IBM Global Services and Managing Director of IBM Philippines
- Served on the Economic Development Board of Singapore
- Vice-Chairman, CyberSecurity Committee of the Bankers Association of the Philippines



Ginbee Go
BFB President

17 years with BPI

- President of BPI Family Savings Bank since June 2017
- Headed Credit Cards, Payments and Unsecured Lending, Preferred and Personal Segments, and Retail Loans in her 17 years with BPI
- Director of Transunion Phils & Chairman of BPI Payment Holdings, Inc.
- Secretary & Trustee of Chamber of Thrift Banks
- 20 years of banking experience

BPI Management Team



Effective April 22, 2021



An-an King
SVP

35 years with BPI

- Head of Branch Sales and Service Channels since October 2018
- Served as BFB Director (2015-2017), Chairman of BPI Remittance Centre (HK) Ltd. (2016-2018)
- Chair, Unibank WoW Committee and Excellence Retail Awards Committee
- 35 years of banking experience



Eric Luchangco
SVP

7 years with BPI

- Head of Business Banking since June 2019
- Previously headed Corporate Credit Products Group, was head of Debt Capital Markets for BPI Capital and served on the Board of BPI Securities
- Previously worked with Daiwa Capital Markets
- 24 years of experience in financial services



Sheila Tan
AMTC President

7 years with BPI

- 3 years with BPI Asset Management and Trust Corp; Chief Operating Officer (2017-2018)
- Previously headed Strategic Advisory at BPI Capital (2013-2017)
- Former Co-Managing Director of Ayala Group Legal and Chief Legal Counsel of Ayala Land, Inc
- In the practice of law for more than 26 years



Dino Gasmen
SVP & Treasurer

7 years with BPI

- Assumed position of Treasurer and Head of the BPI's Global Markets in January 2020
- Chairman of BPI's Asset & Liability Committee
- 17 years in HSBC Manila with stints in the UK, Indonesia, and Vietnam
- 27 years of banking experience



Cathy Santamaria
SVP & CMO

9 years with BPI

- Chief Marketing Officer since November 2018
- Previously segment head of Globe Telecom Touch Mobile and Mobile Business
- Former Marketing Director, Kraft Food Philippines; Kraft Foods International Head of Business Development and General Manager
- Vice President, Bank Marketing Association of the Philippines (2018)
- Over 31 years of marketing experience



Jovi Alonso
SVP & CCO

24 years with BPI

- Chief Credit Officer since January 2017
- Previously involved in Corporate Relationship Management Asian Corporations and PEZA Divisions
- Serving on the Boards of BPI Century Tokyo Lease & Rental Corps
- Formerly Japan Desk Head in the World Corporation Group of Citibank, N.A. Manila Branch
- 31 years of banking experience



Mayette Gayares
SVP & CRO

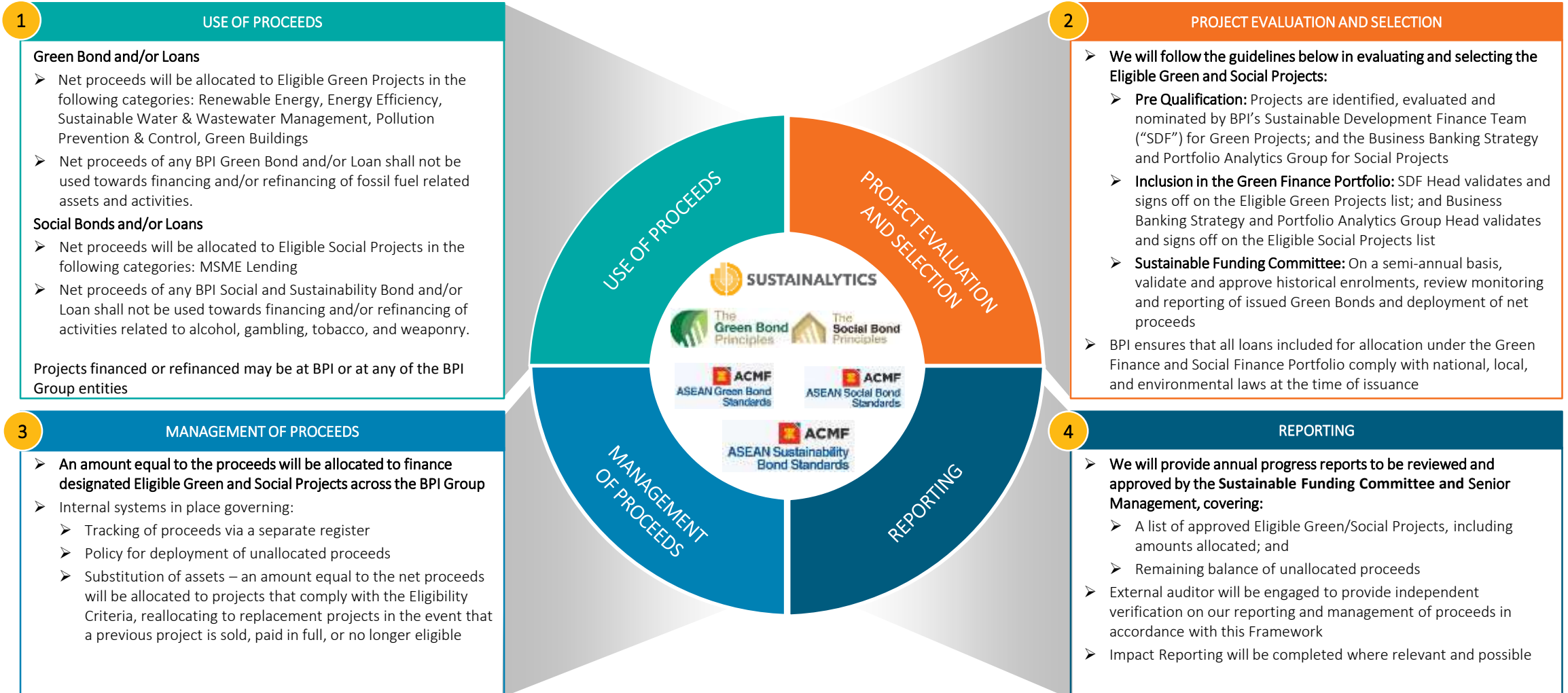
36 years with BPI

- Chief Risk Officer since January 2018, Former Chief Compliance Officer (2012-2017)
- Member, Risk Management Committee of the Bankers Association of the Philippines
- Previously served as Director and Treasurer of ABCOMP, Voting Member of the Bankers Institute of the Philippines
- 36 years of banking experience

Sustainable Finance Framework



- We have developed a Sustainable Finance Framework under which we intend to issue:
 - Green Bonds and/or Loans – proceeds allocated to selected Eligible Green Projects
 - Social Bonds and/or Loans – proceeds allocated to selected Eligible Social Projects
- The Framework has been established to continue our thrust to promote positive environmental and social practices in our core markets



Awards and Recognitions



Institutional



BPI Foundation



Bancassurance



AMTC



As of March 31, 2021