

SUSTAINABILITY

SUSTAINING OUR BUSINESS

G4-8, G4-DMA

BPI has thrived throughout its 164-year-old history because of focus on the needs of our clients, as well as those of the communities that service our clients and our employees. Our mission is not just the financial success of clients who avail of our services, but also to contribute to Filipino communities that perpetuate the ecosystems at our very foundation. At BPI, this is what we mean by “shared value.”

We conduct periodic review of opportunities and risks relevant to emerging local and global sustainable development issues and define which issues we have the competencies to provide solutions to. This process has allowed us to identify focus areas where we are able to create the most positive impact and are consolidated in our Sustainability Strategy and Framework (see next page).

Shared Value Highlights	
Financial Wellness	<p>Year-on-year growth of average savings per account</p> <ul style="list-style-type: none"> 11% increase for Jumpstart 63% increase for Save Up <p>Year-on-year growth of savings volume per account</p> <ul style="list-style-type: none"> 17% increase for Jumpstart 20% increase for Save Up <p>Over 100,000 total number of asset management and trust customers</p> <ul style="list-style-type: none"> Over 50,000 customers from personal banking segment Around 9,000 enrolled in the regular subscription plan <p>Over P1-trillion worth of insurance coverage each for earthquakes and flood</p>
Financial Inclusion	<p>Year-on-year growth of average savings per account</p> <ul style="list-style-type: none"> 27% increase for Easy Saver <p>Year-on-year growth of savings volume per account</p> <ul style="list-style-type: none"> 32% increase for Easy Saver

Shared Value Highlights	
Sustainable Development	<p>Distribution of corporate loans by sector</p> <ul style="list-style-type: none"> 17% increase for agriculture, forestry, and fishing 38% increase for utilities 85% increase for transportation, storage, and communication <p>17% of total corporate loans distributed to the provinces equivalent to 6.3% or P9.8 billion increase versus 2014</p> <p>P55.3 billion worth of approved loans to fund renewable energy, energy efficiency, and climate resilience projects equivalent to 88.1% or P25.9 billion increase versus 2014</p> <ul style="list-style-type: none"> 3,721.3 GWh produced by renewable energy projects 242.4 GWh saved through energy efficiency projects
Operational Efficiency	<p>About 700 million transactions in 2015 via our Electronic Channels with 15.7% or 88 million increase from 2014</p> <ul style="list-style-type: none"> About 150 million mobile transactions posting an 88.8% or 68 million increase from 2014 35.2% or over 20,000 increase in investors transacting online About 15,000 opting to receive electronic statements posting a 62.0% increase from 2014
People and Society	<p>84% employee engagement score</p> <p>Decrease in highest average time in rank from 7 years to 5 years</p> <p>Over 15,000 volunteer hours rendered for local communities</p> <p>BPI BAYAN employee volunteerism program wins PNVSCA Search for Outstanding Volunteers 2015 Special Citation on Volunteerism</p>
Building Trust	<p>95.47 score on customer satisfaction surveys</p>

BPI SUSTAINABILITY STRATEGY AND FRAMEWORK

G4-18

Focus Areas		
Financial Wellness Culture of saving Responsible borrowing Investment options Financial literacy Wealth creation Asset insurance	Financial Inclusion Easy saving options Payment solutions Affordable loans Enterprise assistance Employee stock options Micro insurance	Sustainable Development Balanced development Wider accessibility Sustainable financing Low-carbon economy Agribusiness assistance Catalyzed growth
Operational Efficiency Convenient banking Electronic channels / Cash management solutions Retail banking services Reliable remittances International network		
Enablers		
Our People Engaged employees Career development Employee satisfaction Environmental sustainability Enterprise development Nation building	Resources Reduced carbon footprint Conserved fuel and energy Saving on electricity Decreased water consumption Supply chain management 100% local sourcing	Trust Customer satisfaction High-quality service Marketing brilliance Sound risk management Business continuity management Leadership excellence

MATERIALITY PROCESS

G4-18

1. Identification: Sustainability Context and Stakeholder Inclusiveness

We referred to the 10 global mega forces identified by KPMG (Expect the Unexpected: Building Business Value in a Changing World, 2012)—climate change, energy and fuel, water scarcity, material resources scarcity, population growth, wealth, urbanization, ecosystem decline, food security, and deforestation—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.

2. Prioritization: Materiality and Stakeholder Inclusiveness

We engaged key officers and staff to identify which of the material aspects are relevant to them and which fall under their competencies. Information was obtained through an extensive series of meetings with various business units and through electronic communication exchanges.

In these discussions, we defined focus areas where the bank can provide business solutions. Stakeholder data including customer survey results, investor briefing materials, and other information were used to validate identified materials aspects. We have consolidated these material aspects into our BPI Sustainability Strategy Framework.

3. Validation: Completeness and Stakeholder Inclusiveness

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 are considered.

4. Review: Sustainability Context and Stakeholder Inclusiveness

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, G4-2

Category/ Sub- category	Why this is material	Material aspects	GRI indicator	Description	Aspect boundary	
Product Responsibility	“We believe our first responsibility is to our Clients. If 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		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. 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.”	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			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/ Sub- 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)		

STAKEHOLDER ENGAGEMENT

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
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

Who are our stakeholders and how do we engage them?	What matters to them?	How do we address them?
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

ECONOMIC VALUE DISTRIBUTION

G4-8, G4-9, G4-DMA, G4-EC1, G4-EC2, G4-EN27, G4-FS6, G4-FS7, G4-FS8

As one of the leading banks in the country, our business, products, and services have contributed significantly to the national economic landscape and the day-to-day lives of Filipinos. Our portfolio is strategically geared toward a sustainable and inclusive society. Individuals, enterprises, and institutions alike benefit either directly or indirectly from the economic drivers generated by the bank's business.

Financial Wellness

We aim to help every Filipino attain a strong financial foundation on which they can build a healthy and productive financial future. Our wide array of products and services address our clients' needs throughout their path toward financial wellness.

Financial Inclusion

Another challenge we try to address is financial inclusion, or the delivery of financial services suited to low-income individuals and households. By making banking more accessible, we help make financial well-being a reality for more Filipinos.

Sustainable Development

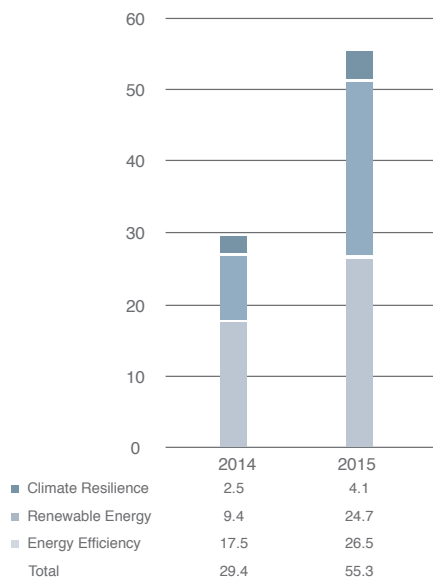
A big part of our success over the years may be attributed to a conscious effort to foster sustainable growth anchored on countryside development and sustainable energy. We are committed to financing projects that help build more vibrant low-carbon communities.

Economic Value Distribution (P Mn)	2013	2014	Total
Revenue	52,498	55,787	59,359
Economic value distributed	40,120	47,125	52,187
Payments to suppliers	7,502	8,401	9,480
Payments to employees	10,481	11,653	12,296
Payments to providers of capital	12,204	15,817	18,330
Payments to governments	9,842	11,203	11,978
Payments to communities	90	51	103
Economic value retained	12,378	8,662	7,172

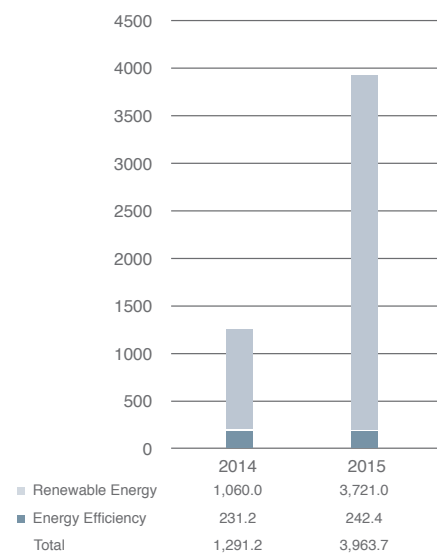
Outstanding Loans (P Mn)	2014			2015		
	Metropolitan Areas	Provinces	Total	Metropolitan Areas	Provinces	Total
Manufacturing	151,817	18,251	170,067	138,050	17,597	155,647
Wholesale and Retail Trade	59,056	28,070	87,126	72,576	31,375	103,951
Financial Intermediation	85,657	9,974	95,631	92,311	10,332	102,643
Real Estate, Renting, and Other Business Activities	90,960	11,749	102,709	82,672	12,778	95,450
Utilities	42,979	3,412	46,392	60,170	3,959	64,129
Transportation, Storage, and Communication	20,527	4,257	24,784	40,877	4,869	45,746
Agriculture, Forestry, and Fishing	7,516	6,710	14,226	4,436	12,140	16,576
Services	14,768	6,571	21,339	11,025	5,851	16,875
Construction	10,180	2,494	12,674	9,735	3,369	13,104
Hotels and Restaurants	7,605	2,762	10,367	7,321	1,952	9,273
BPI Leasing and Rental	7,322	1,578	8,900	7,793	1,444	9,237
Mining and Quarrying	5,992	81	6,073	5,397	56	5,453
Total	504,379	95,909	600,288	532,362	105,723	638,085

Capital Investments (P Bn) <small>G4-9</small>	2014			2015		
	Direct Loans	Raised by BPI	Income Earned	Direct Loans	Raised by BPI	Income Earned
Energy	12.69	43.50	92.52	31.17	99.95	188.81
Conglomerate	28.52	82.88	81.48	21.83	77.50	93.66
Food	3.31	6.90	111.95	14.88	23.47	54.15
Retail Services	2.98	7.50	115.35	1.99	3.97	49.30
Real Estate	13.94	53.80	62.21	6.92	17.20	45.04
Industrial	-	-	-	6.81	8.10	24.17
Infrastructure	1.52	11.00	19.94	5.21	34.33	19.55
Oil	-	-	-	1.00	3.00	9.68
Finance	25.00	25.00	88.98	1.09	1.09	4.58
Manufacturing	1.31	1.60	31.21	-	-	-
Telecommunications	8.15	25.00	30.69	-	-	-
Total	97.42	257.18	634.33	90.89	268.61	488.94

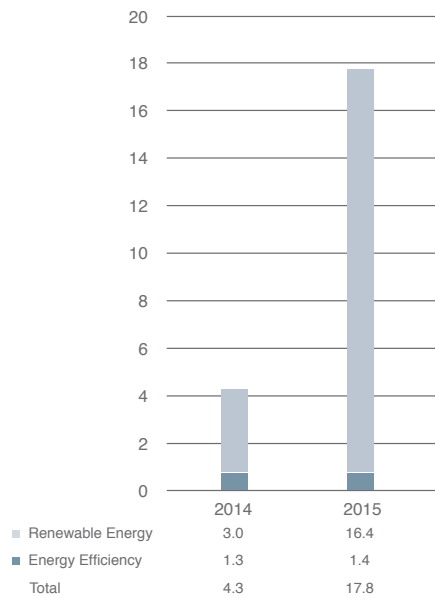
Sustainable Energy Financing (P Bn) G4-22



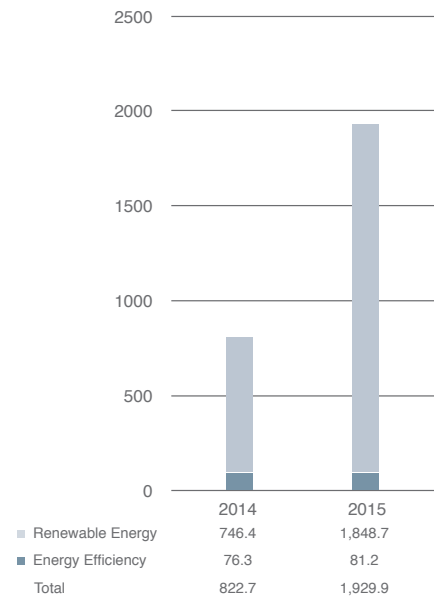
Renewable Energy Produced and Power Saved (GWh) G4-22



ANNUAL FINANCIAL SAVINGS (P Bn) ^{G4-22}

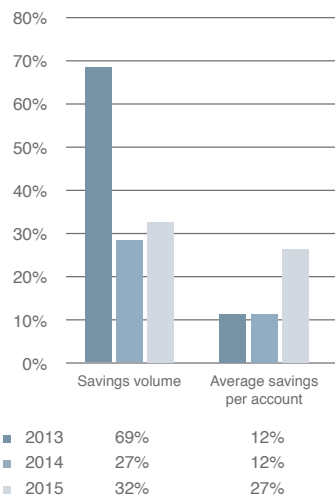


GHG AVOIDANCE (Thousand Tonnes CO₂e) ^{G4-22}

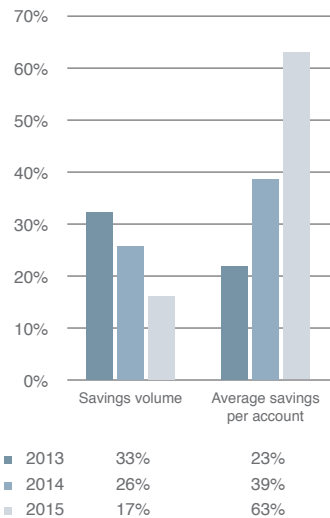


SAVINGS ACCOUNTS YEAR-ON-YEAR GROWTH

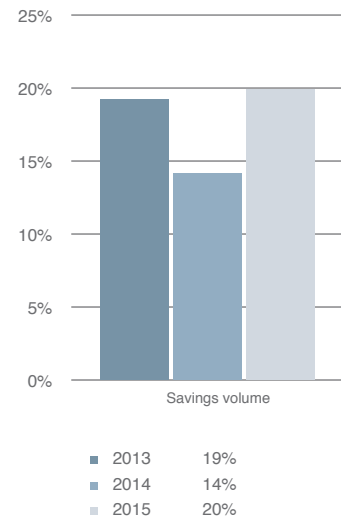
EASY SAVER^a



JUMPSTART^b

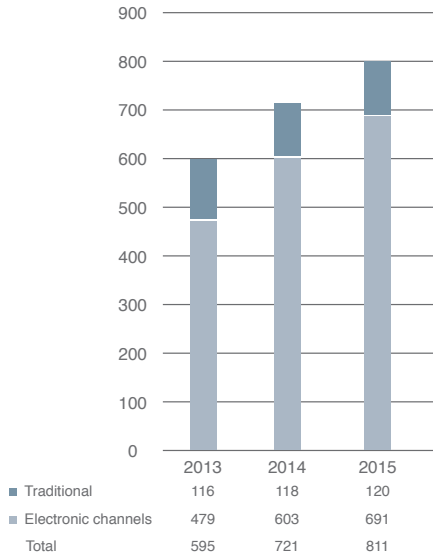


EASY SAVER^c

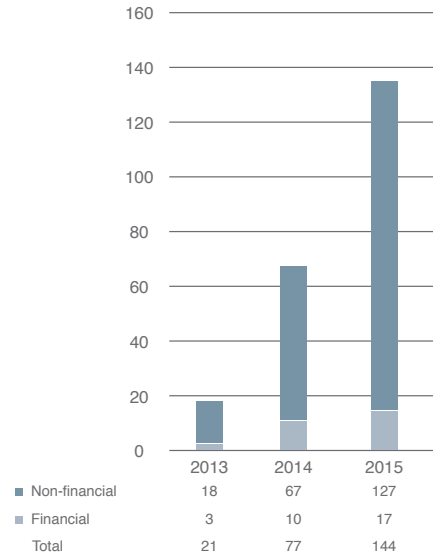


- (a) Easy Saver is a deposit product that requires no maintaining balance and charges a minimal fee for withdrawals.
- (b) Jumpstart is a deposit product especially designed for young people from ages 10 to 17.
- (c) With a Save Up deposit product, the account holder may regularly set aside a portion of the funds in his ATM account into a "save-up" fund which may be withdrawn only over the counter.

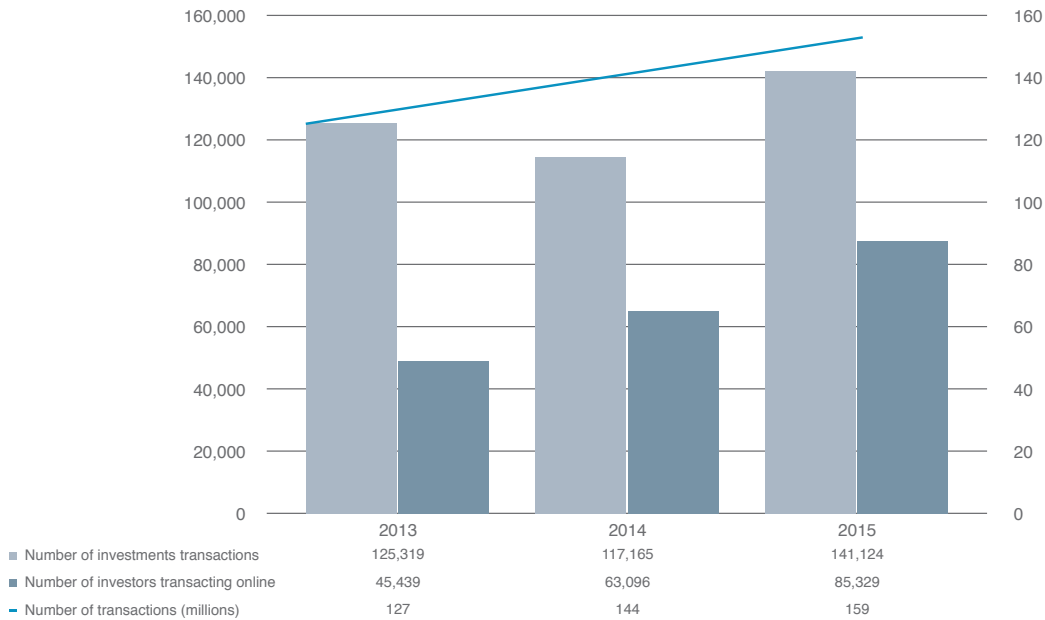
TRANSACTION COUNT (Mn) G4-22



MOBILE TRANSACTION COUNT (Mn)



EXPRESS ONLINE G4-22



BPI Trade	2013	2014	2015
Broker ranking in terms of market share (G4-22)	21st	15th	12th
Online broker ranking	-	2nd	2nd
Number of stock market education seminars conducted	24	60	110

Asset Management Clients Year-On-Year Growth	2013	2014	2015
Total	6%	8%	18%
Overseas Filipinos	-	40%	21%
Personal Banking	-	12%	31%

BPI/MS Insurance	2014	2015	
		Total	%
Policies availed per product line	232,824	253,560	100.0%
Motor	118,840	136,167	53.7%
Fire	78,151	81,946	32.3%
Marine	13,349	13,178	5.2%
Personal accident	9,679	8,451	3.3%
Other casualty	4,647	5,117	2.0%
Engineering	1,817	1,901	0.7%
Surety (G4-22)	6,341	6,800	2.7%
Sums insured for catastrophies and natural hazards (P Bn)			
Natural catastrophies	805.9	983.1	
Earthquakes	824.8	1,015.0	
Flood	815.0	1,004.9	

CUSTOMER SATISFACTION

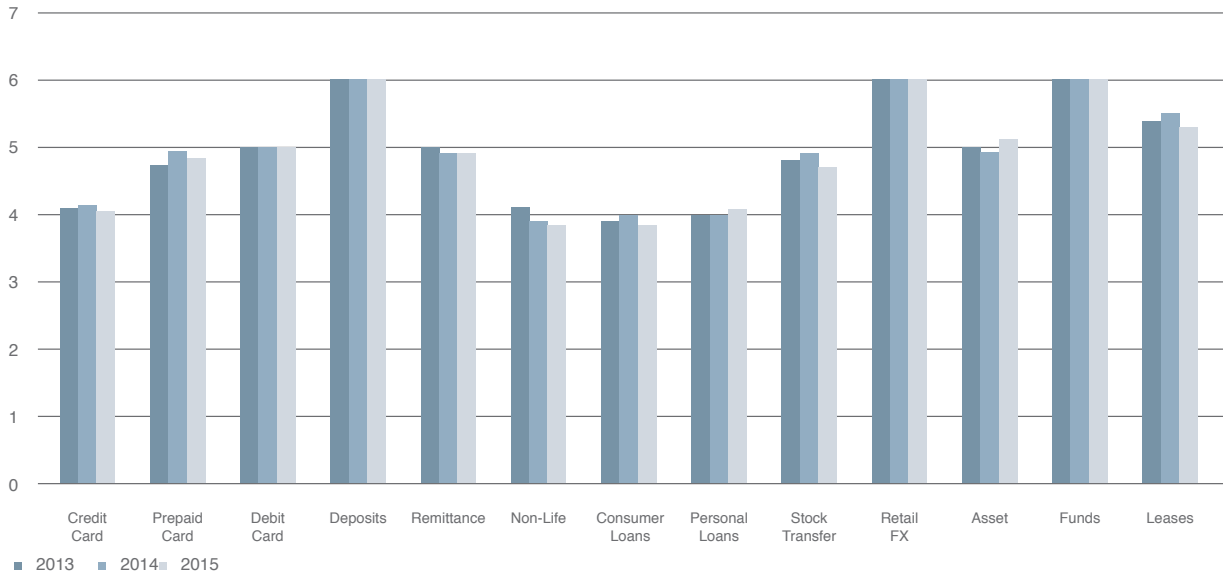
G4-DMA, G4-PR5

Our clients' trust is a strong pillar of our institution. We nurture that trust through open communication by which we are able to understand their financial needs better than anyone else and address them to satisfaction.

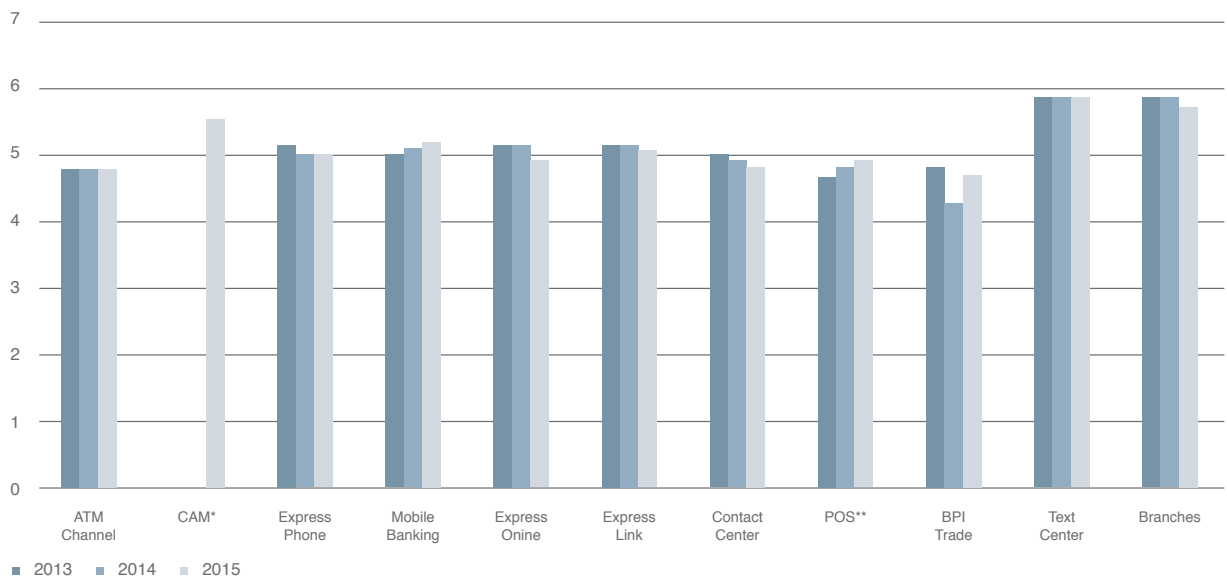
Customer Satisfaction Metrics	2013	2014	2015
Net Promoter Score A measure of the client's willingness to recommend or promote a company's services to others.	54.28	61.23	53.14
Mystery Client Survey Score A measure from customer feedback on our services standards.	89.92	n/a	n/a
Customer Satisfaction Surveys A measure of client's product and overall satisfaction.	n/a	94.2	95.47

Process Capability Sigma Level	Defects per Million Opportunities (DPMO)	Long Term Yield
2	308,537	69.15 %
3	66,807	93.32 %
4	6,210	99.38 %
5	233	99.38 %
6	3.4	99.99966 %

SIGMA LEVELS - PRODUCTS



SIGMA LEVELS - CHANNELS



* No data available for 2013 and 2014

** No available data after July 2015, when the Bangko Sentral approved the joint venture between our POS channel business and Global Payments Asia-Pacific Philippines Inc.

EMPLOYEE STATISTICS

G4-9, G4-10, G4-DMA, G4-11, G4-LA1, G4-LA9

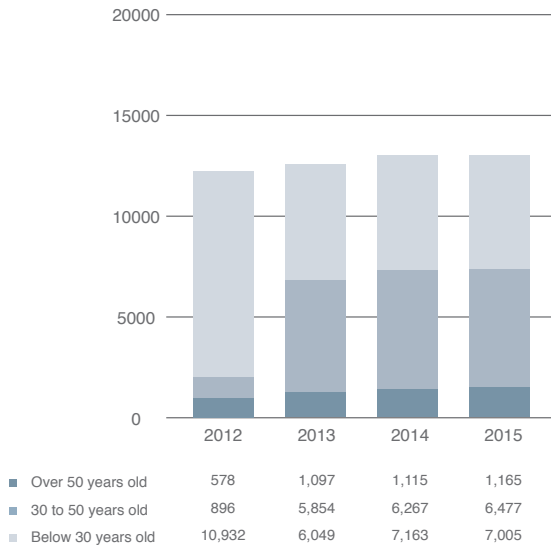
People have always been BPI’s valued asset—their integrity, professionalism, and loyalty are the foundations of our competitive advantage. High level of employee satisfaction drives our business success.

An integral part of our strategy is the development and adoption of innovative approaches to promote the well-being of our people and to stay as the employer of choice within the banking industry. The human resources management group leads our employee management programs. We provide our employees the means to perform at high levels and reward them fairly.

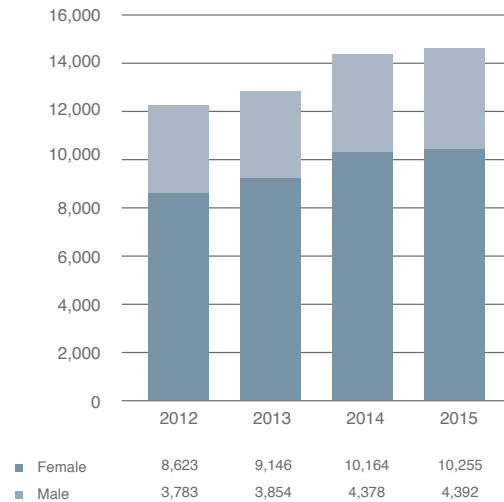
Career advancement training and development programs are provided for our employees regardless of tenure and rank, covering a wide range of mandatory, functional, leadership, and core courses. We offer promotion acceleration programs, interest clubs, volunteerism platforms, as well as health and wellness seminars. Each employee is given team and individual medical insurance plans. Various loans and facilities are made accessible to our employees.

Our total employee headcount grew by 0.7% from 14,542 in 2014 to 14,647 in 2015.

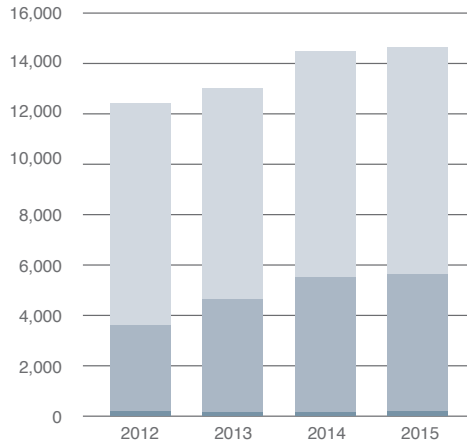
BY AGE GROUP



BY GENDER

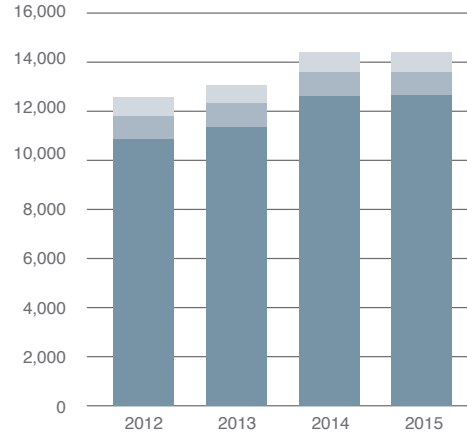


BY EMPLOYEE CATEGORY



■ Senior Management	171	168	180	189
■ Middle Management	3,708	4,671	5,410	5,555
■ Staff	8,527	8,161	8,952	8,903

BY REGION



■ Luzon	10,932	11,298	12,587	12,640
■ Visayas	896	1,023	1,203	1,230
■ Mindanao	578	679	752	777

Diversity Metrics	Senior Management		Middle Management		Staff	
	2014	2015	2014	2015	2014	2015
By gender						
Female	88	95	3,562	3,704	6,514	6,456
Male	92	94	1,848	1,851	2,438	2,447
By age group						
Over 50 years old	117	123	606	619	392	423
30 to 50 years old	63	66	3,085	3,274	3,116	3,137
Below 30 years old	0	0	1,719	1,662	5,444	5,343

G4-LA1	New Hires			Turnovers		
	2013	2014	2015	2013	2014	2015
Total	1,934	2,990	1,751	1,315	1,427	1,646
By age group						
Over 50 years old	11	16	10	151	143	146
30 to 50 years old	152	226	165	315	278	361
Below 30 years old	1,771	2,748	1,576	849	1,051	1,139
By gender						
Female	604	989	1,169	802	986	1,074
Male	1,330	2,001	582	513	486	572
By region						
Luzon	1,685	2,590	1,586	1,205	1,309	1,491
Visayas	132	236	82	60	80	84
Mindanao	115	164	83	50	83	71

Collective Bargaining ^{G4-11}	2013	2014	2015
Employees covered by CBAs	7,729	8,516	8,469
Total rank-and-file employees	8,161	8,952	8,903
Percentage covered	95%	95%	95%
Total existing labor unions	26	25	25

Diversity Metrics	Promotions to				Average Time in Rank	
	2012	2013	2014	2015	2014	2015
Assistant Manager	290	284	494	378	5	3
Manager	204	140	258	220	5	3
Senior Manager	83	107	110	113	7	4
Assistant Vice President	42	45	62	56	4	3
Vice President	17	29	20	20	6	5
Senior Vice President	7	7	3	4	6	4
Executive Vice President	1	0	1	1	5	2

Average Training Hours <small>G4-LA9</small>	2014	2015
Per employee	36.11	27.21
By gender		
Per female employee	36.70	27.62
Per male employee	34.74	26.25
By employee category		
Per rank A employee	12.69	7.75
Per rank B employee	37.08	27.06
Per rank C employee	35.99	27.71

	2010	2012	2015	Benchmark
Sustainability Engagement Score	81%	85%	84%	83%

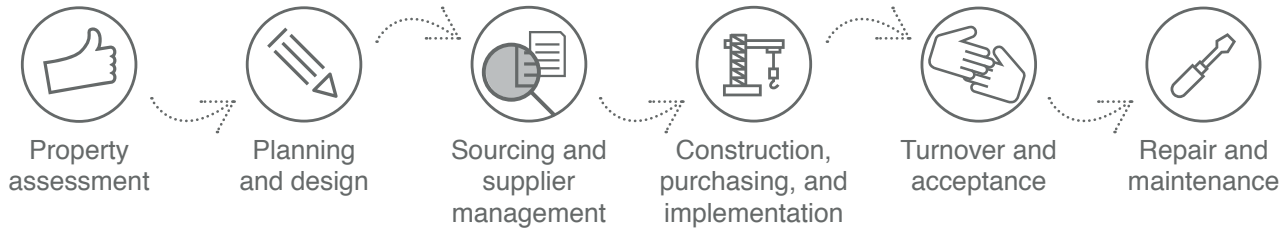
RESOURCE EFFICIENCY

G4-12, G4-EC9, G4-EN3, G4-EN4, G4-EN8, G4-EN15, G4-EN16, G4-EN17

BPI recognizes its role as a responsible financial institution both as a resource user and generator of waste. In our business operations, we reduce our negative impact to the environment through responsible environmental leadership across the organization, making us more cost-effective and helping improve our margins.

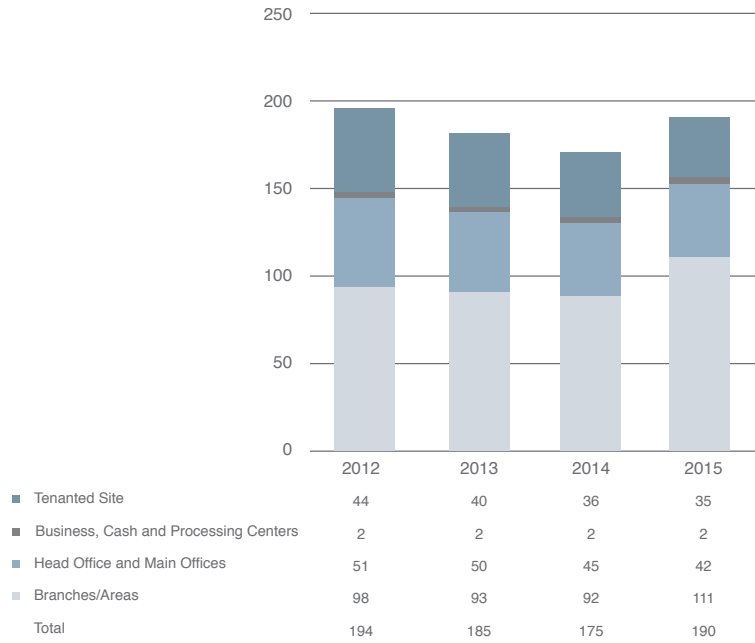
We have put in place a system of tracking the environmental impact of our places of business. We also encourage our clients, suppliers, and partners to reduce their environmental footprint.

VALUE DELIVERY CHAIN FOR NEW BRANCHES AND ACCESS POINTS

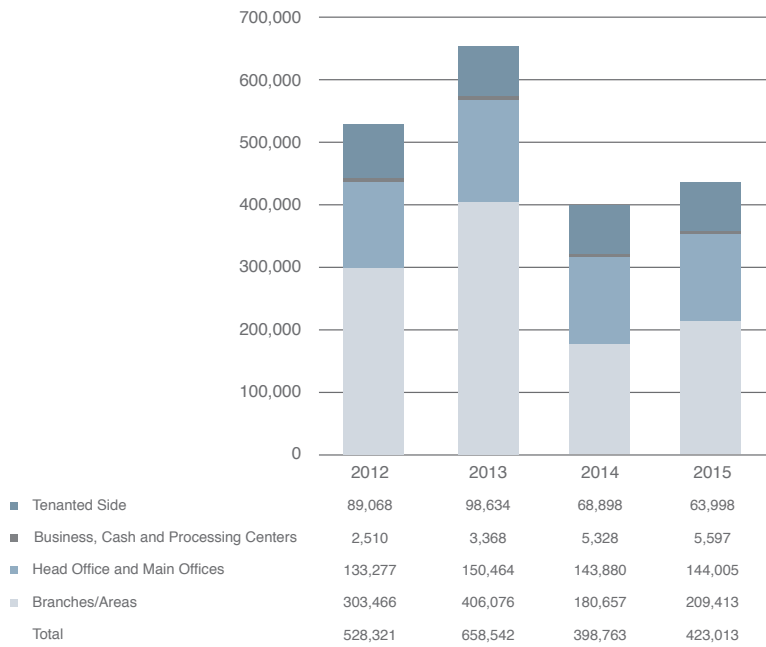


	2012	2013	2014	2015
Managed Suppliers	399	333	458	373

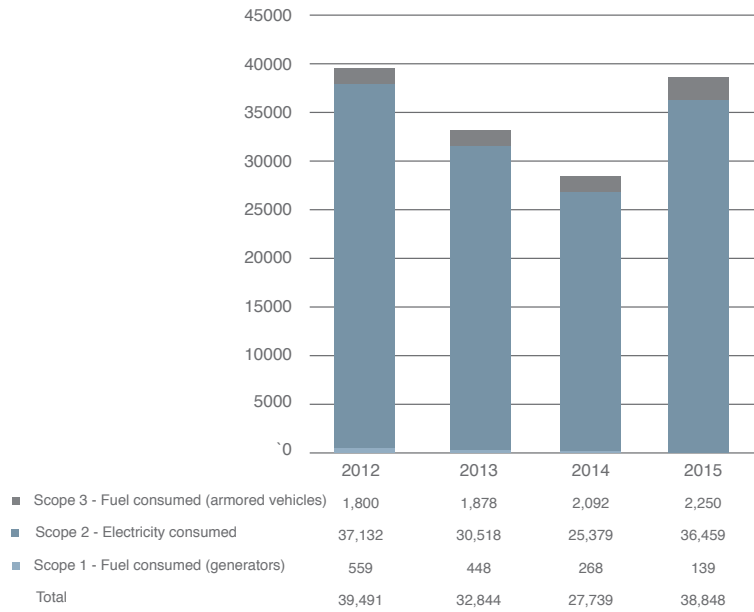
ELECTRICITY CONSUMPTION (Gigajoules)



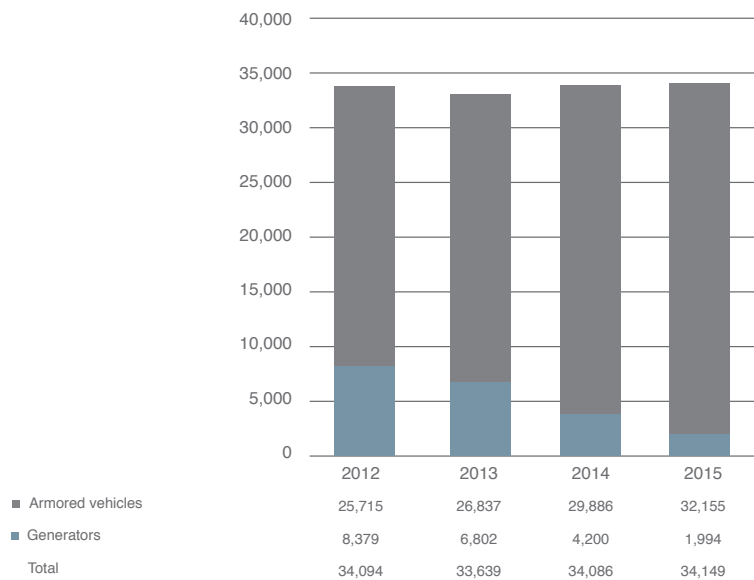
WATER CONSUMPTION (Cubic Meters)



GHG EMISSIONS (Tonnes CO₂e)



FUEL CONSUMPTION (Gigajoules)



COMPLIANCE

G4-DMA, G4-HR3, G4-HR4, G4-HR5, G4-HR6, SO5, SO8, PR7, PR8

Regulatory and legal compliance is intrinsic to companies that operate with high ethical standards and integrity, strong compliance management programs and policies and an excellent management team and human resources.

Our Compliance Office is charged with nurturing the bank's culture of integrity, ethical business practice, fair dealing, and effective compliance management.

Category and Aspect	Name of Policy / Reference	Description	2015 Performance
HUMAN RIGHTS			
Non-discrimination / Workplace discrimination	Part of employee handbook / collective bargaining agreement	The bank does not discriminate on gender, religion, age, race, color, political stand, or social background.	No reported incident nor complaint of any kind of discrimination in 2015.
Freedom of association and collective bargaining	Company union	The bank recognizes the existence of company union(s).	The bank's employees are unionized and there was no incident or complaint involving prohibition of forming unions or any employees association in 2015.
Child labor	Employs only persons of legal age	The bank strictly enforces non-employment of minors.	There was no incident of child labor or employment of minors whether directly or indirectly within the bank or any of its subsidiaries in 2015.
Forced or compulsory labor	Collective bargaining agreement / HR policies	The bank is against forced / compulsory labor.	There was no incident or complaint of forced labor in 2015.

SOCIETY			
Accounting fraud and corruption	Collective bargaining agreement / HR policies	The bank utilizes the unibank investigation unit to investigate employee fraud and corruption.	There was no incident of accounting fraud and corruption that is material to the operations of the bank in 2015.
Accounting fraud and corruption	Abides with Philippine laws and international treaties	The bank complies with all laws and regulations as a matter of policy, business philosophy, and the BPI Credo. Our compliance extends to treaties and international agreements.	The bank has consistently complied with domestic and international laws and regulations. It endeavors to comply with anti-money laundering and FATCA reportorial requirements.

PRODUCT RESPONSIBILITY			
Marketing communications	Bank policies / legal memoranda / legal advisory bulletins	The bank adheres with privacy laws, copyright laws, and code of conduct of advertising.	The bank strictly adheres with data privacy and bank secrecy laws and no incident of violation of these laws were reported in 2015.
Customer privacy	Bank policies / legal memoranda / legal advisory bulletins	The bank strictly implements bank secrecy laws, Data Privacy Act, and other consumer protection laws and regulations. It has sent officers to in-house and external financial consumer protection seminars and training.	No complaint or reported incident was received by the bank with respect to customer privacy or customer data loss in 2015.

COMMUNITY

G4-DMA, G4-SO4

We envision a nation that is made up of self-reliant, financially healthy, and empowered communities. BPI Foundation has several initiatives in place that directly engage and advance financial wellness, financial inclusion, and sustainable development that run parallel with the bank's products, services, and innovations.

We also have a continuing financial literacy program that has reached over 4,000 beneficiaries comprising ultra-poor communities, overseas Filipinos and their families. We offer mechanisms that enable employees to reach out to the communities where we are and help address development challenges in these areas.



BPI-DOST Science Awards

The bank believes in the Filipino youth and the potential of their ingenious ideas. We encourage idea innovation among our country's brightest students who lack the groundwork for future business development. The BPI-DOST Science Awards provides an avenue to present sound concepts to be realized as actual science and technology-based businesses now or in the future. The annual program has been on-going for 26 years and is run with the Department of Science and Technology.



BPI Sinag

BPI Sinag is a business plan competition aimed at empowering young Filipino entrepreneurs with a social mission. The competition was opened to young social entrepreneurs 18 to 35 years old who have business ideas or are leading an existing enterprise for not more than three years which addresses a specific social problem and aimed at generating a defined social impact.

Over 150 entries from around the Philippines were submitted to BPI Foundation, 40 of which were chosen to go through a week-long social entrepreneurship boot camp and the best 10 going on to participate at the BPI Sinag pitch day. Each of the top five finalists was awarded P200,000, a six-month mentorship, and access to the Ateneo Business Incubation Center. On top of this prize, the grand awardee also received P300,000.

All the awardees will also be given access to financing options such as crowd-funding, debt and equity, and venture philanthropy. The grand awardee also received a credit line of up to P500,000 from BPI Family Ka-Negosyo while a credit line of up to P200,000 was given to the other four awardees.



BPI Bayan Employee Volunteerism Program

BPI Bayan is a unique employee volunteerism program wherein employees create projects that address a specific need identified through consultations with their local community. The volunteer groups are responsible for conceptualizing, organizing, fund-raising, and implementing their own projects.

A self-reliant, financially healthy, and empowered community can be achieved through active employee volunteerism in the service of the various communities where BPI is located. By involving employees, the bank reinforces efforts in nation building beyond banking through localized and direct relationships with its communities. The ripple effect of these efforts helps create widespread, relevant, and long-lasting impact while instilling core values in the hearts of employees.

More information on BPI Foundation's other programs can be found online at www.bpifoundation.org.

BPI BAYAN EMPLOYEE VOLUNTEER PROJECT LOCATION MAP

- Itogon, Benguet
- Getafe, Bohol
- Penablanca, Cagayan
- Cagayan de Oro, Misamis Oriental
- Cauayan, Cagayan Valley
- Amadeo, Cavite
- Noveleta, Cavite
- Mandaue, Cebu
- Talisay, Cebu
- Batac, Ilocos Norte
- Calauan, Laguna
- Babayngon, Leyte
- Cembo, Makati
- Guadalupe Nuevo, Makati
- Legaspi Village, Makati
- Pio Del Pilar, Makati
- General Kalentong, Mandaluyong
- San Antonio, Mandaluyong
- Binondo, Manila
- Ermita, Manila
- Paco, Manila
- Tumana, Marikina
- Alabang, Parañaque
- Sucat, Parañaque
- Central, Quezon City
- Fairview, Quezon City
- Holy Spirit, Quezon City
- Kamias, Quezon City
- Quirino 3-A, Quezon City
- Corazon de Jesus, San Juan
- St. Joseph, San Juan
- Bagumbayan, Taguig
- Tuburan, Negros Occidental
- Dumaguete, Negros Oriental
- Puerto Princesa, Palawan
- Davao, Davao del Sur
- General Santos, South Cotabato
- Baluno, Zamboanga

