

D.1 Transparent ownership structure		Y/ N	Reference/ Source document
D.1.1	Does the information on shareholdings reveal the identity of beneficial owners, holding 5% shareholding or more?	Y	BPI/MS 2016 General Information Sheet Name/No. of Shares/Percentage Bank of Phil. Islands/1,448,975/41.40% MSIG Holdings (Asia)Pte. Ltd./1,697,219/48.49% FGU Ins. Corp./349,507/9.99%
D.1.2	Does the company disclose the direct and indirect (deemed) shareholdings of major and/or substantial shareholders?	Y	BPI/MS 2016 General Information Sheet Name/No. of Shares/Percentage Bank of Phil. Islands/1,448,975/41.40%
D.1.3	Does the company disclose the direct and indirect (deemed) shareholdings of directors (commissioners)?	Y	BPI/MS 2016 General Information Sheet
D.1.4	Does the company disclose the direct and indirect (deemed) shareholdings of senior management?	Y	BPI/MS 2016 General Information Sheet
D.1.5	Does the company disclose details of the parent/holding company, subsidiaries, associates, joint ventures and special purpose enterprises/ vehicles (SPEs)/ (SPVs)?	Y	BPI/MS 2016 General Information Sheet

D.2 Quality of Annual Report	
	<i>Does the company's annual report disclose the following items:</i>

D.2.1	Key risks	Y	BPI/MS 2016 Annual Report Company Key Risks (page 11)
D.2.2	Corporate objectives	Y	BPI/MS 2016 ANNUAL REPORT Vision and Mission (page 1) Message from the President (pages 4-5)
D.2.3	Financial performance indicators	Y	BPI/MS 2016 ANNUAL REPORT Financial Highlights (page 6) Statements of Financial Position (page 7) Statements of Income (page 8) Statements of Changes in Equity (page 9)
D.2.4	Non-financial performance indicators	Y	BPI/MS 2016 ANNUAL REPORT Vision and Mission (page 1) Message from the President (pages 4-5)
D.2.5	Dividend policy	Y	BPI/MS 2016 ANNUAL REPORT Dividends Policy (page 11)
D.2.6	Details of whistle-blowing policy	Y	BPI/MS 2016 ANNUAL REPORT Corporate Governance (page 11)
D.2.7	Biographical details (at least age, qualifications, date of first appointment, relevant experience, and any other directorships of listed companies) of directors/commissioners	Y	BPI/MS 2016 ANNUAL REPORT Board Profiles (pages 16-19)
D.2.8	Training and/or continuing education programme attended by each director/commissioner	N	
D.2.9	Number of board of directors/commissioners meetings held during the year	Y	BPI/MS 2016 ANNUAL REPORT Attendance at Board Meetings (page 10)
D.2.10	Attendance details of each director/commissioner in respect of meetings held	Y	BPI/MS 2016 ANNUAL REPORT Attendance at Board Meetings (page 10)
D.2.11	Details of remuneration of each member of the board of directors/commissioners	N/A	
Corporate Governance Confirmation Statement			

D.2.12	Does the Annual Report contain a statement confirming the company's full compliance with the code of corporate governance and where there is non-compliance, identify and explain reasons for each such issue?	Y	BPI/MS 2016 Annual Report Compliance Ciommitment Statement (page 10)
--------	--	---	---

D.3. Disclosure of related party transactions (RPT)			
D.3.1	Does the company disclose its policy covering the review and approval of material/significant RPTs?	Y	> BPI/MS 2016 Corporate Governance Report G. Related Party Transactions (page 10)
D.3.2	Does the company disclose the name of the related party and relationship for each material/significant RPT?	Y	BPI/MS 2016 Audited Financial Statement Note 20 - Related Party Transactions and Balances (page 19) <i>"The table below summarizes the Company's transactions and balances with its related parties."</i>
D.3.3	Does the company disclose the nature and value for each material/significant RPT?	Y	2016 Audited Financial Statement Note 20 - Related Party Transactions and Balances (page 19) <i>"The table below summarizes the Company's transactions and balances with its related parties."</i>

D.4 Directors and commissioners dealings in shares of the company			
D.4.1	Does the company disclose trading in the company's shares by insiders?	Y	BPI/MS 2016 General Information Sheet. BPI/MS is not a publicly-listed company.

D.5 External auditor and Auditor Report			
D.5.1	Are audit fees disclosed?	N	
<i>Where the same audit firm is engaged for both audit and non-audit services</i>			

D.5.2	Are the non-audit fees disclosed?	N/A	Audit firm is not engaged for non-audit services.
D.5.3	Does the non-audit fee exceed the audit fees?	N/A	Audit firm is not engaged for non-audit services.

D.6	Medium of communications		
	<i>Does the company use the following modes of communication?</i>		
D.6.1	Quarterly reporting	N/A	
D.6.2	Company website	Y	
D.6.3	Analyst's briefing	N/A	
D.6.4	Media briefings /press conferences	N/A	

D.7	Timely filing/release of annual/financial reports		
D.7.1	Are the audited annual financial report / statement released within 120 days from the financial year end?	Y	BPI/MS 2016 Audited Financial Statement
D.7.2	Is the annual report released within 120 days from the financial year end?	N	
D.7.3	Is the true and fairness/fair representation of the annual financial statement/reports affirmed by the board of directors/commissioners and/or the relevant officers of the company?	Y	2016 Audited Financial Statement Statement of Management's Responsibility for Financial Statements

D.8	Company website		
	<i>Does the company have a website disclosing up-to-date information on the following:</i>		
D.8.1	Business operations	Y	
D.8.2	Financial statements/reports (current and prior years)	Y	2015 and 2016 ASEAN Corporate Governance Scorecard attachment (Audited Financial Statement)
D.8.3	Materials provided in briefings to analysts and media	N/A	
D.8.4	Shareholding structure	Y	2016 ASEAN Corporate Governance Scorecard attachment (General Information Sheet)
D.8.5	Group corporate structure	Y	BPI/MS 2016 General Information Sheet.
D.8.6	Downloadable annual report	Y	BPI/MS Website About Navigation
D.8.7	Notice of AGM and/or EGM	Y	2016 ASEAN Corporate Governance Scorecard attachment (Notice of Annual Stockholders' Meeting)

D.8.8	Minutes of AGM and/or EGM	Y	2016 ASEAN Corporate Governance Scorecard attachment (Notice of Annual Stockholders' Meeting)
D.8.9	Company's constitution (company's by-laws, memorandum and articles of association)	Y	Articles of Incorporation and By-Laws

D.9 Investor relations			
D.9.1	Does the company disclose the contact details (e.g. telephone, fax, and email) of the officer / office responsible for investor relations?	N/A	