

BEYORDSANKING

When you think BSP, you think Mobile Banking, EFTPoS, ATMs, Rural branches, Agents, Bank branches, you think lime green. As a bank, we take great pride in our innovative and determined approach to banking. We are immensly proud that we are a Papua New Guinean bank that is taking banking into areas where the other banks don't.

At BSP we also go "Beyond Banking". Throughout all our branches, our people, devote their own time during weekends to paint, plant, plumb and perform other manual work to deliver many wonderful projects. They do this, because they are not just bankers, they are a real part of the community, they really live in your world.

In 2013, BSP delivered new branches, took banking to new heights with the introduction of Wantok Moni, a mobile banking service that enables BSP customers to transfer funds to anyone, anytime and anywhere. In 2013, we delivered a Kids Savings Account and a Sumatin Account.

Our teams have braved unforgiving weather, rugged terrain and many odds to educate people in rural communities, schools and villages on basic financial literacy.

The feedback and appreciation from many of these far flung areas is simply amazing. Some of these areas, don't have roads. Take Telefomin for instance. No roads. But they have a rural branch. When we talk banking in your world, we mean what we say and we walk the talk.

BSP has also supported many worthy causes, that we believe will ensure the people in the communities in which we operate, particularly children and youth have health, hope and opportunity for a brighter future.

2013, was an action-packed year for BSP branches as we delivered 33 Community Projects in Communities in which we operate. This involved

installing water tanks in schools, constructing new town markets, and providing rubbish bins and bus shelters. We helped rebuilt hospital wards and provided much needed medical equipment and supplies. The list is endless, our commitment is on-going.

BSP also supported various charity/humanitarian organisations and agricultural and cultural festivals.

BSP's "Go Green" year round environmental program now attracts hundreds of children and adults from all levels of society to help "Clean up our World". We sponsor able and disabled athletes, men and women from grassroots local events to high performance athletes.

By supporting local communities and people we encourage active participation and social responsibility in our community.

For more information please visit our website, like our Facebook Page, Follow us on Twitter or email our Marketing & Public Relations Unit: CRelations@bsp.com.pg









CONSTRU 2013

At BSP we understand every customer belongs to a community, and that the relationships we build with each and everyone brings us opportunities to help their communities. Thousands of conversations happen each year with our customers, their communities and BSP men and women, to determine the area of greatest need for a community. Once the need has been identified, BSP formulates an action plan - a plan to implement positive change and make a real difference to the lives of men, women and children throughout the South Pacific region.

We are proud that every Branch Manager and their teams make a personal commitment to this programme, devoting their own time, backed by all the resources of BSP. Our community projects typically include:

- refurbishing hospital wards and clinics
- renovating classrooms, libraries
- bringing healthcare to communities
- installing water tanks at schools constructing new market buildings and bus stops
- plus many more initiatives





AITAPE



BUKA



GOROKA



KOKOPO & RABAUL



ALOTAU



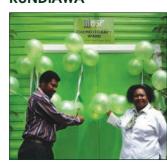
BULOLO



KAINANTU



KUNDIAWA



ARAWA



DARU





LAE 3 BRANCHES



BOROKO



DOUGLAS ST



KIMBE



LIHIR



BIALLA



GORDONS



KIUNGA



LORENGAU



MADANG



POPONDETTA



WAIGANI



GORDONS PREMIUM

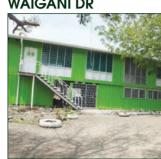
MENDI



PORGERA



WAIGANI DR



MORO



TABUBIL





MT HAGEN



VANIMO



PORT MORESBY



WABAG



QUICK FACTS ABOUT BSP

COMMUNITY PROJECTS

The number of projects delivered in PNG in 2013.

33 165 The number of individual projects

> in PNG from 2009 -2013. 32 Community Projects in 2009, 35 in 2010, 36 in 2011, 29 in 2012 and 33 in 2013.

K3.6m

Amount BSP has invested in communities in PNG from 2009 - 2013



Community Projects delivered in 2013

New water tanks to St Anna Primary School. **AITAPE**

ALOTAU New medical equipment & renovation of Golanai Urban Health Clinic.

ARAWA New beds, mattresses, pillows & clean up at local hospital.

Refurbishment St Johns for the Blind Centre and new office equipment **BOROKO**

BIALLA Renovation of ablution at Bialla Health Centre. **BUKA** Set up rubbish drums around township.

BULOLO New 9000 ltr water tank and maintenance of ablution at Hompiri Primary School

DARU Renovation of local Police Station, including new office furniture. **DOUGLAS ST** Building of library at Hohola Demonstration Elementary School.

Refurbishment of Goroka Base Hospital outpatient ward. **GOROKA**

KAINANTU Renovation of classroom, new Tuffa tank at Rapinka Primary School.

Renovation of Ororo Primary School library.

KAVIENG Built a children's playground at local Hospital.

New mattresses to the surgical/children's ward at local hospital. **KIMBE**

KIUNGA Renovation of town basketball court & presentation of sport equipment. **KOKOPO & RABAUL** New mattresses, pillow cases and medical equipment to Tapipi Rural Health Centre.

Reconstruction of Chemotherapy preparation room at the local hospital. **KUNDIAWA**

LAE 3 BRANCHES Renovation of Buimo Correctional Services Clinic. LIHIR Built a new bus stop at Lihir Destiny School. New wheelie bins around township. LORENGAU

Renovation of psychiatric ward at local hospital. **MADANG**

MENDI New toilets Magani Elementary School.

MORO Renovation of classroom and library books to Kutubu High School.

New rubbish drums around township. MT HAGEN

PORT MORESBY Renovation of Classroom at Bavaroko Primary School.

POPONDETTA New water tank and painting of classroom at Resurrection Primary School.

New water tanks at Sirunki Lutheran High School. **PORGERA**

TABUBIL Clean up & new sporting equipment to Tabubil Primary & other schools in township.

VANIMO New rubbish drums around township.

WABAG Renovation of carpentry workshop at Holy Cross TVET Centre.

WAIGANI New water taps, pipes, hand basins and a mini shelter at Waigani Elementary School.

Renovation of classroom at Ted Diro Primary School. **WAIGANI DR**

WEWAK Repainting workshop and new water tank at Callan Services Disabled Centre.

Project Break Up	2009	2010	2011	2012	2013
Sports		2	2		- 1
Education	14	16	18	14	16
Environment/Community	2	5	7	7	6
Health	16	12	9	7	10

FROM GINGHEALTHY AND ACTIVE CHOICES





Promoting Sport and Choices for Life. "Never stop playing". It's the healthy lifestyle message at the heart of a huge and diverse set of lifestyle initiatives and programmes BSP has committed to do.

With a focus on children and youth programmes, BSP has invested significantly in children's sporting partnerships. We are proud that the number of children we have encouraged to lead active lifestyles since the programmes were commenced in 2009 have risen to more than 800,000 children throughout the South Pacific region. BSP's association with a huge range of sports includes cricket, tennis, the Paralympics, football, game fishing, AFL, Sailing, PGA and youth golf.

BSP REGIONAL TENNIS

The BSP Regional Tennis program was the first school program supported by BSP in 2009 to identify and develop children in the sport of Tennis in the country. To date a total of over 50,000 participants took on this program around the country. In 2013, with the support of K50,000, 1266 participants took part from 33 schools around the country.

The 2013 program was more defined and targeted to identify prospective players for the 2015 Pacific Games. Apart from financial assistance, our branch network around the country played a pivotal role in coordinating with the PNG Tennis Association to ensure the program was delivered as planned.

PNG PARALYMPICS

BSP is the major sponsor of the PNG Paralympic Team, committing not only funds (K100,000pa), but merchandise and people. BSP aims to give athletes living with disabilities the opportunity to achieve their dreams. Rosemary Mawe, Manager Corporate Sponsorships has been an integral team member of the PNG Paralympic support team and was appointed the Team Manager for the 2012 London Paralympic Games.

SWIMMING

BSP has supported PNG Swimming Inc (PNGSI) for over 10 years and was an integral part of supporting the development of Ryan Pini and Judith Meauri who competed in the 2012 London Olympics. BSP sponsors directly the two target squads known as BSP Kundu Gold and Kundu Silver Target Aquatic Excellence Squads.

The PNGSI/BSP National Aquatic Excellence Program is a program to recognise swimming excellence in our PNG Swimmers. The program covers swimmers from age 9 through to Open. Swimmers who achieve a qualifying standard are awarded a Silver or Gold standard level in the Junior (9-11 years), Intermediate (12-14 years) or Open levels (Kundu Target Squads).

With our support of K80,000, PNGSI works closely with Swimming NZ (SNZ), Swimming Australia Limited (SAL) and Australian Swim Coaches and Teachers Association (ASCTA) and regularly brings representatives to PNG for coaching clinics and courses and Technical official courses. In conjunction with these experienced partners the BSP Learn to Swim Program will be prioritised in other centres outside the National Capital District with Alotau and Lae community schools being targeted in the first instance.

BSP SCHOOL KRIKET

The global award winning children's cricket programme, BSP School Kriket, achieved the ambitious target of reaching more than 130,000 school children in 2013. The most successful initiative in the Asia Pacific region, the BSP School Kriket programme is expanding further nationwide. The programme has been awarded the Best Junior Development Programme with the International Cricket Council's (ICC) East Asia Pacific Award for three years running.

From the regional award, the programme has also been awarded the ICC Global Award of Best Junior

Participation initiative for 2010, 2011, and was a finalist in 2012. In 2013, the program saw record participation with 171,578 students and children participating in 10 regions, 297 schools and 136 clinics across the country.

JUNIOR GOLF DEVELOPMENT PROGRAM

The Papua New Guinea Golf Association (PNGGA) has an ambitious objective to deliver gold medals in the 2015 Pacific Games and BSP will help drive these aspirations forward with a sponsorship package worth K600,000.

BSP's sponsorship will support PNGGA's Junior Golf Development Program over the next three years at K200,000 per annum. As part of this program, talented young golfers nationwide will be identified and given the opportunity to progress from the amateur to professional level, to ensure a high competitive environment is maintained.

BRAND AMBASSADORS

BSP has two brand ambassadors who support our 'Sports for Life' initiatives. Ryan Pini has been a BSP Brand Ambassador for 3 years. As PNG's most celebrated athlete, Ryan represents dedication and commitment to his sport and his country and is a valued strategic partner in promoting healthy, active lifestyles - Sports for Life. Ryan promoted BSP and PNG throughout his challenge at the 2012 London Olympics. Ryan is now preparing to represent PNG at his last competition, the 2015 XV Pacific Games. Known as the Sprint Queen of the Pacific, Toea Wisil has certainly made her mark in the Papua New Guinean sports scene, inspiring young athletes all across Oceania. She was signed as the second BSP Ambassador in 2013. Toea will use her experience and success to promote and encourage healthy, active lifestyles through initiatives supported by the bank.

SUPPORTING







SOME MAJOR SPONSORSHIPS IN 2013

CONFERENCES

- PNG Business Advantage
- **Certified Practicing Accountants**
- Madang SME Summit
- **BPNG Financial Inclusion Expo**
- Institute of Internal Auditors
- PNG Australia Business Council Fiji Trade & Investment Mission to PNG
- Australia & PNG Mining Resource Expo
- **PNG Human Resource Institute**
- **PNG Safety Expo**

CULTURAL FESTIVALS

- Kenu & Kundu Festival
- Goroka Show
- Morobe Agricultural Show
- 6th Sepik Crocodile Festival
- Wawagira & Mask Festival
- **Bulolo Show**
- Rabaul Frangipani Show

SPORTS

- **PNG Cricket**
- PNG Junior Golf Development Program
- Ryan Pini, Brand Ambassador
- PNG Paralympic Committee
- **PNG Swimming Inc**

- **PNG Tennis Association**
- Toea Wisil, Brand Ambassador
- **AFL** Premiership
- **BSP Pennants**
- Port Moresby Golf Open
- Game Fishing Club
- Kone Kanu Klub

CHARITIES/ORGANISATIONS

- Buk Bilong Pikinini
- Operation Open Heart Program
- Theophilus Foundation
- **Anglicare**
- Susu Mamas Ball
- **Indigenous Business Council**
- City Mission
- Salvation Army
- Filipino Association
- **Indian Association**
- Port Moresby Cancer Society
- Soroptomist International Katim na Halivim Medical Project
- Business & Professional Wom
- Women Doctor's Association

OFFICIAL SPONSOR XV PACIFIC GAMES

Games CEO Peter Stewart, board members from the Pacific Games Committee, the Pacific Games and Sports Foundation.

for the exposure it will get and the contribution it will make. I encourage other Corporate Entities and big industries to support Pacific Games 2015. It is a huge task that I cannot do myself, and we

"It is with great pleasure that I now welcome on that we now have the capacity to dream big about the range of possibilities for engagement, Pacific Games," said Games Chairperson Emmah

Some of the organisations supported by BSP in 2013























PORT MORESBY 2015
XV PACIFIC GAMES



























































SOME MAJOR SPONSORSHIPS IN FIJI AND SOLOMON ISLANDS

In 2013 BSP Fiji spent over \$150,000 in donations, sponsorships and community projects.

Sponsorships

- Fiji Hobbies 252 Association
- Investment Trade Mission to PNG
- PM's Exporter of the Year Awards
- Australia Fiji Business Council
- Local Council Administrators Conference
- Leadership Fiji
- Friendly North Sponsorship
- Pacific Harbour Open
- Fiji Primary Schools Netball Association
- Fiji Indigeneous Business Council
- BAHA for World Aids Day
- Lautoka Chamber of Commerce Business Forum
- Fiji Sports Hall of Fame Awards
- Squash Fiji Business House Competition
- Downtown Police Cluster
- FASANOC Pacific Mini Games
- Institute of Internal Auditors
- Fiji Ladies Club Championships

Community Projects

- Installation of water tanks at Vaqia Settlement
- Upgrading of Labasa Tennis Courts
- Restoration of the Rakiraki Tennis
- Refurbishment of the Blood Services Department, Colonial War Memorial Hospital
- Renovation and fencing of the Vesida Hart Kindergarten

Donations

- Cyclone Evan Rehabilitation
- Nadi Crematorium Project
- Sigatoka District Hospital
- RSA Poppy Appeal



In 2013, BSP SI spent over \$100,000 in donations and sponsorships.

- Town Centre Roundabouts
- Interbank sports-General
- Honiara Golf Club
- WoodFord Int'l School
- Chung Wah School
- SINŪ
- Ramsi Women's Breakfast
- Rotary Solomon Islands
- Laptop Donation to West Province Schools
- Helena Goldie School Prize
- Pink Ribbon Charity Dinner
- Director Public Prosecution Donation
- Australia High Commission Fun Run



Grov.

Helping Fiji











CARING FOR THE

Growing our responsibility and sustainability. We are the 'Greenest bank in the South Pacific'. As one of the South Pacific's largest organisations, BSP recognises the effect it has on environment and is committed to finding ways to reduce any negative impact and enhance the environment we live in. As part of our environment strategy, we support organisations and initiatives that foster an understanding of environmental issues and provide practical support to building sustainable communities. We're continually seeking innovative new ways to decrease our environmental impact in the operation of our branches by reduction of resources and materials used wherever possible.

BSP Go Green Clean up 2013 Day had thousands of participants across the 39 branches where the clean up took place in PNG. There were around 970 groups registered. This is almost double the number of groups who took part at the 2012 Community Clean up Day. The majority of participants were community groups made up of friends, families, neighbourhoods and villages. 2013 Go Green Clean up Day was the most successful so far; we doubled the participation from last year. The theme for BSP's Go Green in 2013 was 'Recycle, Reuse, Respect':

- Recycle: Collect and deposit discarded items at an operation, where these materials can be recycled into new products, e.g. scrap metal/plastic buyers.
- Reuse: Remove wastes or 'patch up' damaged areas on an item or its components, to use again for the same purpose.
- Respect: Dispose your unwanted items properly- tied up in bags & put in a rubbish bin. Respect the environment.

These are the simple messages we as an organisation want to impart through events such as our Annual Clean Up Day, and we encourage everyone to do the same, every day.

IN FIJI

The Fijian public is educated on environmental issues and the aim this year was to evolve the campaign. This was specifically aimed at schools, inviting them to participate in an art competition where they would separate rubbish and create art from collected rubbish. This would encourage children to think about recycling and reusing their rubbish before disposing of it. The Go Green Campaign has been successful over the years with student participation numbers increasing from 14,000 in the first year to over 49,000 in 2013. Each year, BSP partners with the Ministry of Education, Department of Environment, Ministry of Local Government and the Municipal Councils. This year, the iTaukei Affairs Board were invited to be part of Go Green. 2013 was also the first time for a Go Green Art competition to be staged and it was a success.



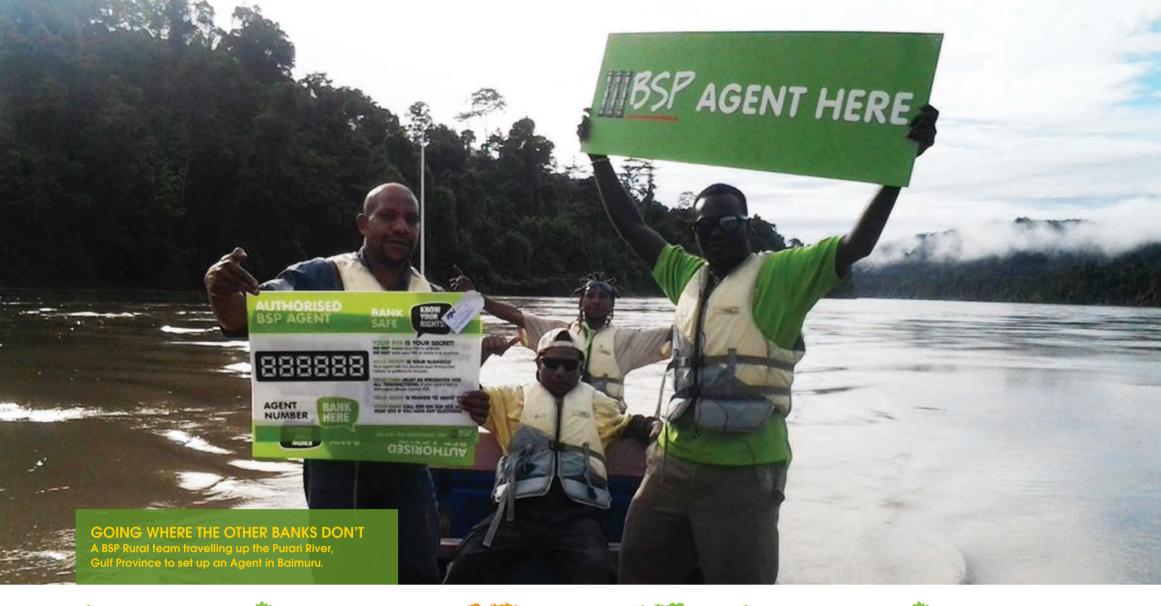












BANKINGTHEUNBANKED

2013 marked another year where BSP extended the outreach of banking services across Papua New Guinea. The Branch network saw the opening of a new branch at Tari in Hela Province and our new premises at BSP Haus, Harbour City.

Our sub-branch (BSP Rural) network was increased to 39 locations. A concerted push was also made to increase the number of bank agencies operating across PNG and by the end of 2013, over 226 agents were in place. This included 7 agents operating under the SVS retail chain's Supa Village Stoas.

The expansion of branches, sub-branches and agencies into rural areas of PNG was supplemented by the continued roll-out of EFTPoS merchant facilities and this greatly increased people's access to banking.

The majority of the rural population who previsouly did not have access to banking services are now rest assured that have a bank account which gives access, not only to their money but also a growing range of goods and services. The objective is to bring financial service and bank the unbanked in the rural areas where 80% of Papua New Guinea's population lives. The BSP Rural initiative is in line with the Government's Vision 2050 in improving services at district level and delivering banking services to the majority.

Banking is a key factor in the economic growth of a nation because it helps people participate in de-



velopment, and we are proud as a majority PNG owned bank to deliver vital banking services to the length and breadth of this country.

Work continued to provide customers with a choice of products to meet their needs and life cycle; this included the new Kids Saving Account which was designed to help parents teach their children to develop a savings habit for the future. A new Kundu transaction account was also introduced with a packaged service charge structure to provide customers with further choice to meet their specific banking needs and habits.

These activities were supported by BSP's Banking Education Unit which offered tailored training to different market segments serviced by BSP.

BSP NETWORK

PAPUA NEW GUINEA

- 42 Branches
- 12 Premium Service Centres
- 39 Sub Branches
- 226 Agents
- 297 ATMs
- 11,702 EFTPoS

FIJI

- 18 Branches
- 6 Priority Centres
- 3 FX Bureau's
- 106 ATMs
- 1,759 EFTPoS

SOLOMON ISLANDS

- 7 Branches
- 7 Agencies
- 8 Branchless Banking Agents
- 18 ATMs
- 120 EFTPoS

For more information on our products and services please visit our website, like our Facebook Page, Follow us on Twitter or email our Customer Service Centre on servicebsp@bsp.com.pg

www.bsp.com.pg



