



**BANK  
MARKETING  
ASSOCIATION  
OF THE  
PHILIPPINES**

THE PHILIPPINE STAR

**features**

**2ND BANK MARKETING AWARDS**

MONDAY | OCTOBER 16, 2017

## MESSAGES



**CHUCHI FONACIER**  
Bangko Sentral ng Pilipinas  
(BSP) Deputy Governor  
for Bank Supervision and  
Examination Sector

The Bangko Sentral ng Pilipinas (BSP) congratulates the Bank Marketing Association of the Philippines (BMAP) for successfully hosting the 2nd Bank Marketing Awards.

The BSP recognizes your commitment to advance the practice of bank marketing in the country. With the Bank Marketing Awards, you continue to push the boundaries of excellence in brand strategy as well as in the design, promotion, and delivery of financial products and services.

Your collective efforts provide financial consumers the opportunity to have the best possible experience in banking. This is bound to bring growth to the industry and at the same time, help advance BSP's financial inclusion agenda.

BMAP has also been a valuable partner of the BSP in promoting financial education and consumer protection. You have been instrumental in realizing our recent initiatives such as the Kiddie and Teen Savings Program and the Project BSP Reaches Out (Project BRO). Your understanding of the needs of the financial consumers makes you a natural champion for the promotion of financial education and consumer protection.

I hope that you will continue to employ your creative energy in nurturing a banking industry that is more inclusive and consumer-friendly.

Again, congratulations to BMAP and to the winners of the 2nd Bank Marketing Awards. *Mabuhay ang BMAP!*

**ESTABLISHED** on February 27, 1974, the Bank Marketing Association of the Philippines or BMAP, was the brain-child of 16 pioneering forces engaged in the Public Relations and Advertising work of their respective banks, whose aim is to promote and upgrade the practice of bank marketing in the country. As we also celebrate 43 years, BMAP has indeed come a long way not just in its drive to promote bank marketing excellence, but more importantly, in its commitment to be one of the active voices of the banking industry on matters concerning customer interests.

While marketing communication, and the banking industry as a whole, is now armed with the speed and efficiency of technology, fancier and expanded products and services, and vast choices of communication channels, we are likewise faced with an assortment of challenges that continue to either escalate or morph—which does not come as a surprise, since challenges commonly occur at the curve of change.

In the spirit of true cooperation, I believe BMAP thrives in its action-oriented efforts to create opportunities for interaction among our peers in the bank marketing profession—in that, while we are competitors, we are here to support each other and in a wider sense, put our mark in helping address the concerns in our industry, or at least, within our sphere of influence.

Even more vital than being brand or product marketers and communicators,



**MARY ANN REYES DUCANES**  
Bank Marketing Association of the Phils. (BMAP)  
President

I believe that we have a calling to be responsive and responsible in our niche, while also making a difference in the respective institutions and the industry that we represent.

With the aim of recognizing outstanding bank marketing programs implemented in the Philippines that promote and elevate the standards of marketing practices in the Philippine banking industry, BMAP launched two years ago the first-ever Bank Marketing Awards (BMA). This is fully consonant with our position to encourage and motivate our peers to create better bank products and implement high quality service to customers with effective, yet socially-responsible bank marketing campaigns.

On behalf of the 2017 Officers and Board of Directors, let me also underscore that the 2nd Bank Marketing Awards is realized only because of the support of our friends in the industry.

We are privileged and honored by the sustained guidance, support and inspiration from the Bangko Sentral ng Pilipinas (BSP), led by the honorable Governor Nestor A. Espenilla, Jr. Beyond being our regulators, you are more importantly, our friends and partners in all of BMAP's customer-driven advocacies and marketing programs.

To our media partners and sponsors, thank you so very much. All your support undoubtedly contributed to the event's success. Equally important and essential to this occasion is the diligence, assistance, and patience, of our distinguished judges, together with our official tabulator. The time and effort you extended for this awards program mean so much to us and we thank you immensely for your contribution.

We are delighted and deeply appreciate also all the banks that participated and submitted their entries. Your efforts serve to remind us just how important our profession is and how you value this undertaking of promoting well-crafted programs that not only meet the bottom-line, but help address the social and economic needs of our countrymen.

Last, but not the least, I would like to acknowledge and sincerely thank our dedicated and committed BMAP officers and directors, our hard-working secretariat, and the continued support of our BMAP members.

Truly, Galatians 6:9 fully expresses our undertaking, collective efforts, and mission: '...Let us not become weary in doing good, for at the proper time, we will reap a harvest if we do not lose heart or give up.'

Cheers to BMAP and to God be the glory!

**REFLECTING** the excellence of industry best practices, the Bank Marketing Association of the Philippines (BMAP) recently recognized several outstanding bank marketing initiatives from local banks at the recently concluded second Bank Marketing Awards (BMA) last October 12 at the JYD Hall of the Security Bank building, Ayala Avenue, Makati City.

### THE SIX CATEGORIES

The winning entries nominated by universal, commercial, savings and thrift banks highlighted some of the best practices in the banking industry in several categories, namely;

*Best Brand Program* for institutional or bank corporate brand campaigns that successfully lets consumers identify with the desired positioning with reference to its products and services, communications programs and other customer touch points;

*Best Product Program* for bank product programs that stand out in the banking industry in terms of creativity, innovation and positioning but coupled with results against targets;

*Best Electronic Delivery Channel* for banks that successfully implemented electronic delivery systems ranging from innovations with the basic ATM, internet banking and social media financial apps to trailblazing mobile banking apps and achieved the desired results in terms of usage and acceptance;

*Best Kiddie Savings Program* for banks that have the best kiddie savings program that is accessible and affordable coupled with support programs that promote or encourage saving among kids,

*Best Financial Inclusion Program* for banks with the best program or products or services that make banking affordable and accessible to the "unbanked" or lower socio-economic segments of society; and

*Best Program in Social Media* for banks with the best campaign or program

in a social media platform in terms of content, strategy and customer engagement.

### JUDGES AND CRITERIA

The final entries were by a distinguished panel of judges comprised of, advertising maven Emily Abrera, past BMAP president and BSP consultant Maximino Edralin Jr., former BSP Director for Corporate Affairs and now BSP Consultant Fe Dela Cruz, and Asian Banker Director of Research Christian Kapfer. Each entry was judged against a set of criteria that included Strategy (35 percent), Execution (20 percent), Creativity (20 percent) and Results (25 percent). The final score sheets from all the judges were tallied by SGV Philippines, the official tabulator for the second BMA.

The awards program encouraged practitioners to aim for higher level of excellence in the exercise of the bank marketing function. This year, BMA garnered 18 entries from eight participating banks vying for various awards categories. All bank participants received a plaque of appreciation while winners took home a special trophy designed by renowned Filipino sculptor Ronald Castrillo that visualizes how BMAP aims to advance and promote Bank Marketing excellence.

### ROSTER OF WINNERS

After careful deliberation and tabulation, five winning entries made it to the roster of winners. Bank of the Philippine Islands (BPI) received The Best Financial

# Best bank marketing initiatives honored at 2<sup>nd</sup> BMA Awards



**Security Bank swept four awards during the 2nd BMA. (From left) Susmitha Rai, Joseph Resurrecion, Alexa Virata, Denmark Daya, Jolcelle Cobarrubias, Patricia Tan, BSP Consultant Maximino Edralin Jr., BMAP 2017 President Mary Ann Reyes-Ducanes from Chinabank, BSP Deputy Governor Chuchi Fonacier, BPI Winners Lea Angeline Maranan, Annalyn Kristel Leviste, Camille Selene De Jesus, Sandra Lyn Tobillo, Charmaine Loren Abella, Enrique Jose Mendoza, Carla Bianca Beltran and Lydajess Paguio.**

Inclusion Program award for their "Investment Roadmap and ROI: Race on Investments revving up Filipinos to start their financial journey the fun way" campaign. Meanwhile, Security Bank swept the other categories with Best Brand Program (Better Banking™ Stories: a highlight on Security Bank's happiest clients), Best Electronic Delivery Channel (Security Bank Click Goes Digital), Best Kiddie Savings

Program (Security Bank: Turning Kids into Smart Savers) and Best Product Program (Salary Advance: Better Credit Benefits for All). There was no winner in the Best Program in Social Media category.

Witnessed by key bank officers, regulators and industry partners, the second BMA awarding ceremony was opened by the incumbent BMAP President, Mary Ann Ducanes, with

the keynote message delivered by guest of honor, BSP Deputy Governor for Bank Supervision and Examination Sector Chuchi Fonacier. The first BMA was launched in 2015 in celebration of BMAP's 40th anniversary in an effort to elevate the standards of bank marketing practices in the country. The BMA seeks to distinguish outstanding programs by banks with the aim of elevating the

standards of marketing practices in the Philippine banking industry.

With the success of the second edition of the BMA, the BMAP hopes that other member-banks will be encouraged to join the competition next year. For institutions interested in becoming a member of the Bank Marketing Association of the Philippines, email the BMAP secretariat at [bmapsecretariat@gmail.com](mailto:bmapsecretariat@gmail.com).



# BMAP 2017 Board of Directors

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## DIRECTORS AND CHAIRPERSONS



## BSP and BMAP launch BOYF Kiddie and Teen Savings Program

BANK Marketing Association of the Philippines (BMAP) and Bangko Sentral ng Pilipinas (BSP) launched the Banking On Your Future (BOYF) Kiddie and Teen Savings Program. The ceremony was held on March 7, 2017 at the BSP Assembly Hall, Manila.

Former BSP Governor Amando Tetangco, Jr., Bank

Marketing Association of the Philippines (BMAP) President Mary Ann Ducanes and Bankers Association of the Philippines (BAP) and BDO Unibank, Inc. President Nestor Tan led the MOA signing of the Kiddie and Teen Savings Program to broaden the campaign to develop the habit of saving regularly at an early age.

BOYF is an advocacy of the Bangko Sentral ng Pilipinas (BSP) and the Bank Marketing Association of the Philippines (BMAP). Seventeen banks participated in this program to promote and encourage Filipinos up to 19-years-old to open and maintain savings account.

Present at the event were, seated, from left: BPI Family Savings Bank President Natividad Alejo, DBP President and CEO Cecilia Borromeo, Maybank EVP and CFO Hazli Abu Samah, BMAP President

Ducanes, Gov. Tetangco, PNB President and CEO Reynaldo Maclang, RCBC President and CEO Gil Buenaventura, RCBC Savings Bank President and CEO Rommel Latinazo and Sterling Bank of Asia President and CEO Cecilio San Pedro. Standing are, from left: BMAP Director for Financial Inclusion and East West VP Allan John Tumbaga, China Bank Savings Branch Banking Group Head Lani Larion, EastWest Bank SEVP Gerardo Susmerano, Metrobank Branch Banking Group Head Lita Tan, UCPB President and CEO Higinio Macadaeg, Jr., BDO Unibank, Inc. President and CEO Nestor Tan, BSP Deputy Governor Nestor Espenilla, Jr., UCPB Savings Bank President and CEO Angel Mojica, Security Bank EVP Leslie Cham, and Philippine Veterans Bank VP Miguel Angelo Villa-Real.



## BMAP Board pays courtesy call

The BMAP Board of Directors paid a courtesy visit to the new Bangko Sentral ng Pilipinas (BSP) Governor Nestor Espenilla, Jr. last, September 19 at the BSP Complex in Malate, Manila.

Among the Board members present are BMAP President Mary Ann Ducanes (Chinabank), BMAP Vice President Belen Lim (Security Bank), BMAP Treasurer Emmanuel Mari Valdez (RCBC), Miguel Angelo Villa-real (Philippine Veterans Bank) and BMAP Director for Program and Ways & Means Charina Balanquit (UCPB). In the meeting, the BMAP Board raised pressing issues currently faced by the banking industry such as personal and bank security, and the power of social media as an advantage in bank marketing industry.

## 2017 Winners



Best in Brand Program (From left) BMAP President 2017 Mary Ann Reyes Ducanes, Security Bank Patricia Tan, BSP Deputy Governor Chuchi Fonacier and The Asian Banker Director for Research Chris Kapfer.



Best in Financial Inclusions Program (From left) BSP Deputy Governor Chuchi Fonacier and BPI AVP Product and Brand Management head Lea Angeline Maranan



Best in Electronic Delivery Channel Program (From left) BMAP President 2017 Mary Ann Reyes Ducanes, Security Bank Patricia Tan, BSP Deputy Governor Chuchi Fonacier, Security Bank Retail Marketing brand manager Alexa Virata and The Asian Banker Director for Research Chris Kapfer.



Best in Kiddie Savings Program (From left) Security Bank Retail Marketing Division head Patricia Tan and BSP Deputy Governor Chuchi Fonacier.



Best in Product Program (From left) BMAP President 2017 Mary Ann Reyes Ducanes, BSP Deputy Governor Chuchi Fonacier, Security Bank senior manager Jocelle Cobarrubias, senior assistant manager Joseph Resurrecion, Process Specialist Susmitha Rai and and IT Denmark Daya.

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# BMAP History and Timeline

More than 43 years ago, 16 pioneers in advertising and public relations work of their respective banks organized BMAP, in their aim to upgrade the practice of Bank Marketing in the Philippines.

BMAP was organized in Feb. 27, 1974, duly registered with the Securities and Exchange Commission (SEC) on Aug. 19 as a non-stock, non-profit organization.

Following its inception, BMAP affiliated with the Bank Marketing Association USA, an alliance that proved fruitful for BMAP which received valuable industry information in tapes, films and other educational material which were useful and helpful in bank marketing.

In 1978, BMAP began conducting major and extensive dialogues with sectoral representatives of society to promote and encourage inter-sectoral exchange and understanding.

In the same year, officials of commercial, savings development and rural banks saw the need to jointly push for active bank marketing in the wake of fast technological and fiscal policy changes which have extremely affected the industry. As a result, membership grew to 35 in the following year.

In 1978, BMAP launched its first official publication - *The Bank Marketing Digest*. The journal served as an education source of information and helped further grow the organization into 46 banking institutions.

From the 80s to the early 90s, BMAP conducted research programs on deposit and lending rates of commercial, savings, development and rural banks, making the information available on demand to its members.

In 1994, BMAP launched the first National Convention and Expo coinciding with its 20th anniversary. The convention seeks to address the members' needs to cope with the demands of a fast evolving business environment. BMAP's convention was held every two years until 2002.

In 2003, BMAP launched Prime Magazine, the first and only banking and finance glossy magazine in the Philippines.

In 2004, BMAP co-presented the successful region-wide Asia-Pacific Bankers Congress with 237 delegates from 22 countries representing 115 banks and organizations.

BMAP also held the first BMAP Badminton Cup.

On its 30th anniversary, the Service Code for Consumer Banker was launched then Deputy Governor Amando Tetangco, Jr. The Code served not only to uplift service standards for banking industry, but also gave bank clients a reference of their rights and responsibilities.

In late 2005, BMAP kicked off the first BMAP Governor Amando Tetangco, Jr. Invitational Golf Cup.

In 2011, BMAP partnered with BSP in launching the Kiddie Account Program or Banking on Your Future (BOYF) with 12 member banks.

In 2012, BMAP organized the first Great Bank Fun Run in support of savings consciousness.

In late 2012, the former Service Code was updated and re-launched as the "Banking Code for Consumer Protection." (DSC1874, DSC1857)

In early 2013, BMAP worked with the Mariners Training Institute to give free Financial Literacy and Planning Sessions for Filipino seafarers.

In 2014, BMAP highlighted the celebration of its 40th anniversary with the first-ever Bank Marketing Awards.

In 2015, the first set of bank awardees were presented at the Bank Marketing Awards. The BSP partnered once again with BMAP for Project B.R.O. (BSP Reaches Out), a savings campaign among elementary public schools.

BMAP reached the one million mark of the BOYF Program and collaborated with the BSP for its Financial Inclusion Advocacy Program in 2016.



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# Security Bank named Best Bank in the Philippines and Best Bank for SMEs

Living up to its *BetterBanking* brand promise, Security Bank (PSE: SECB), one of the country's leading universal lenders, adds six more international awards to its multitude of local and global recognitions. Topping the list of accolades are the "Best Bank in the Philippines" and "Best Bank for SMEs – Philippines" awards by Alpha Southeast Asia and Asiamoney, respectively.

Alpha Southeast Asia hosts the most conclusive awards in banking and finance focused on Southeast Asia and the Asiamoney Awards program gives recognition to banks across Asia that have excelled across a range of core banking activities, putting Security Bank among the best in the region.

### Best Banking Partner in the Philippines

Security Bank was called an "emerging banking powerhouse" for winning the coveted Best Bank in the Philippines award at the 11th Best Financial Institution Awards. Alpha Southeast Asia cited Security Bank for its strong growth and top-ranking return on assets, cost-to-income ratio, asset quality and non-performing loans reserve cover. Furthermore, the Bank had shown a significant improvement on profitability, net income and total shareholder returns.

On the same awards night, the Bank also received four Alpha Southeast Asia awards at the 7th Annual Best

Corporate-Institutional Investor Awards: Most Organized Investor Relations; Strongest Adherence to Corporate Governance; Most Consistent Dividend Policy; and Best Strategic Corporate Social Responsibility.

"Thanks to its resilient operations showing strong growth driven primarily by its core businesses, Security Bank (SECB) is today the best banking partner in the Philippines," Alpha Southeast Asia further stated.

Security Bank President & CEO Alfonso L. Salcedo, Jr. and SVP & Legal and Regulatory Affairs Group Head Melissa Aquino received the awards on behalf of the Bank. "I would like to share this success with our loyal partners and customers who continue to give their trust and confidence to Security Bank. We are humbled by the distinction accorded to us by Alpha Southeast Asia. These achievements further inspire us to be the best partner of our investors and the banking public. Security Bank shall remain steadfast in bringing the *BetterBanking* service to more people," Salcedo said.

The Best Financial Institution Awards and Annual Best Corporate-Institutional Investor Awards are both spearheaded by the Alpha Southeast Asia Magazine, an institutional investment magazine focusing on Southeast Asia composed of Indonesia, Malaysia, Philippines, Singapore, Thailand and Vietnam. Over the years, Alpha Southeast Asia has continued to examine the credentials and track record of a select group of Asian financial institutions and corporates, and has bestowed awards accordingly.

### Financing the Future

Security Bank was also recognized as the "Best Bank for SMEs – Philippines" at the Asiamoney Country Awards 2017 held in Beijing, China for its consistent and remarkable performance in boosting the country's economic status through supporting SMEs and promoting SME-related services.

The award is a testament to Security Bank's continuous initiatives in supporting the small scale, home-grown enterprises in the Philippines. "Productive and profitable, [Security Bank] is one of the most robust lenders the Philippines has to offer. But its real talent comes to the fore when catering to the country's growing army of small and medium-sized enterprises," Asiamoney elaborated.

With the fresh capital infusion by its strategic partner Mitsubishi UFJ Financial Group, Inc. (MUFG) – Japan's largest financial institution – in 2016, Security Bank has been able to provide more financing to SMEs, sustaining further job generation and financial inclusion. Asiamoney singled-out the Bank's SME Business Express Loan service that targets young firms looking to meet short-term funding needs. With minimal documentary requirements, fast approval and auto-crediting of funds, the service is tailor-fit to the growing needs of business owners.

SVP & Adviser to the President Jeanette Keh and SVP & Head of Banking Centers Group Jorge Lindley Ong received the award on behalf of the Bank. Nominees underwent rigorous screening by the judging panel of senior journalists chaired by Euromoney's editor and supported by client and competitor feedback.



"There is a thriving army of SMEs within the country that could contribute in boosting our economy if we give them the opportunity to flourish and reach their full potential. Security Bank is committed to be their partner-in-success. We are fully supportive in financing the future for the consistent growth of our economy," said Ong. In the words of a Manila-based banker, as published by Asiamoney, "SMEs are their niche....They're very strong."

These international distinctions open up more opportunities for Security Bank to introduce its products and services, as well as the attractive business prospects in the Philippines, to more people both locally and abroad.

Supported by its expanding network of branches and ATMs and over 65 years of banking experience, Security Bank will continue to deliver its trademark commitment of *BetterBanking* in the service of its customers, partners and the community.

