



Across Papua New Guinea and the South Pacific we are your bank



A long term commitment to care and to contribute

Community Contribution



How we do business affects people everyday

Changing Lives



Making the environment a consideration in everything we do

Environmental Responsibility



Understanding the South Pacific

Growing Responsibly



Encouraging children and adults to "never stop playing"

Sport for Life



A PNG bank on the move

Transformation

At BSP, we're much more than a bank, we are a real part of your community.

Every year we're helping by supporting hundreds of educational, environmental and sporting and charitable programmes to help a wide range of people on a local, regional, state and national level. As the only home grown bank in the South Pacific, we understand that we have the opportunity to make a difference where it matters most.

We are proud when asked what BSP stands for, often comes the reply, "BSP stands for the bank that supports the people". We do. We are building a bank that listens to customers, is changing to meet the growing and unique needs of PNG and the South Pacific and to help people really get more out of life.



Community Contribution

A long term commitment to care and to contribute

Aitape Branch

Basketball court refurbishment

Aitape basketball court before refurbishment



Staff scrubbing and weeding grass from the court



Newly completed basketball stand with BSP painted board

Alotau Branch

Renovation of Cancer Ward, General Hospital

Hospital representative giving her speech during handover ceremony



Guests and delegation attending the opening of the newly renovated Cancer Ward



Bialla Branch

Renovation of school library, Bialla High School

Contractors at work on the Bialla High School library renovations



Branch Manager, doing final touches at work



Branch Manager, Mr Hamen conducting the handover ceremony

Boroko Branch

Renovation of Children's Ward, Port Moresby General Hospital

Staff cleaning and painting the ward



Desks, bins and chairs ready for donation to the ward



Buka Branch

Buka General Hospital - painting of footpath shelters & Birthing Centre

Footpath shelter before cleaning, renovation and painting



Footpath shelter after renovation. New furnishings were also provided for the comfort of patients & families



Daru Branch

Construction of cement pathway in Callan Services Disabled Centre

Branch representative handing over lawn mower to the Callan Services Manager



Branch staff hand over goodies at ceremony 23rd July



Douglas Branch

Renovation Children's Paediatric Ward, Port Moresby General Hospital

Branch staff scrubbing down walls



Staff carrying new louvre windows for replacement of old and broken ones



QUICK FACTS

- Every BSP branch designed their own community programme after discussion with their community.
- In 2010, 34 individual significant projects were completed across PNG.
- Each project involved major planning and time, including refurbishing health facilities, renovating schools, bringing healthcare to communities, installing water supply to schools.
- Thousands of local BSP men and women contributed, devoting their own time.
- Over K2 million committed by BSP to fund the projects and to help out communities across PNG in 2009/10.
- CEO Ian Clyne introduced the annual Community Programme in 2009. "BSP is 100% committed to the people of PNG."

Gordons Com Centre Branch

Erima Primary School -
Construction of basketball court

School representatives receive the basketball equipment donated by BSP on the new court



Branch Manager Madeleine Topelumu takes a shot before declaring the court open at the handover ceremony



Goroka Branch

Goroka Town -
Installation of rubbish bins

Branch staff painting the rubbish drums



Painted rubbish drums lined up in front of Goroka Branch before being shipped to selected sites for installation



Kainantu Branch

Tuempinka Primary School -
repainting & supply of 50 desks

Kainantu Branch staff painting the classrooms



Branch Project Manager Mark Posenu handing over the newly constructed desks to the school headmaster



Kavieng Branch

Kavieng General Hospital - cleaning
& new surgical ward equipment

Kavieng Branch staff assembling and installing new medical equipment



Branch Manager Maureen handing over equipment to the doctor in charge of Kavieng General Hospital Surgical Ward



Kimbe Branch

Ruango Primary School -
Donation of classroom equipment

Branch staff load newly constructed desks on to delivery vehicle to deliver to the school



Fully decorated vehicle loaded with desks ready for delivery



Kiunga Branch

Kiunga Secondary School -
Installation of 2 x 9000L Tuffa Tanks

Branch staff happy following the handover ceremony



Fully completed and installed tanks for the school



Kokopo Branch

Purchasing, painting and furnishing new classrooms, Kurapa Elementary School

Member for Kokopo -
Dr Allan Marat speaking at the handover ceremony



The newly constructed and painted desks being displayed at the classroom painted in BSP colours



Kundiawa Branch

Installation of 2 Tuffa Tanks -
Pinorkwa Primary School

One of the 2 tanks showing children's place cards of appreciation for the installation of the tanks



Mr Seri handing over water tanks to Headmaster of Pinorkwa Primary School



Lae Town & Lae Com Branches

Renovation of Cancer Ward - Angau Memorial Hospital & donation of 2 tuffa tanks

Before the renovation, the dilapidated state of the old Cancer Ward



After - the fully renovated Cancer Ward



Lae Market Branch

Four Mile Primary School -
Installation of 2 Tuffa Tanks

The two installed Tuffa Tanks (incl water pump & plumbing accessories) providing much needed water to the school



Students of Four Mile Primary School use the heart symbol to show their appreciation for the new water supply



Lihir Branch

Comprehensive renovation of double classroom - Londolovit Elementary School

Fully renovated classroom



Branch representative giving speech at the handover ceremony



Moro Branch

Renovation of school and installation of water tank, Waro Primary School

Branch staff at work painting the mess hall



Branch Manager Aila Steven handing over the renovated facility to school representative



Lorengau Branch

Lorengau Town Authority refurbishment of the Lions Park

Broken swings before refurbishment



Swings and seating through the park were refurbished ready for public use



Mt Hagen Branch

Mt Hagen General Hospital - Renovation of TB Ward & rec facilities

Branch staff complete finishing touches to renovated facilities and took time out to donate blood during the day



Branch staff complete installation of new equipment including televisions and coffee machines for patients and families



Madang Branch

Modilon General Hospital - refurbishment of monument/rec area

The monument fountain area before BSP renovation began



Branch staff setting up new benches for the park



Madang branch staff completing refurbishment including installation of solar power fountain

Popondetta Branch

Uganda Mathyrs Catholic School - construction of ablution block

BSP staff clearing the site for the new toilet facility



Early stage of construction of the new toilet area



Maprik Branch

Renovation & painting of double classroom - Maprik Secondary School

Renovated double classroom ready for handover presentation



Students from Maprik Secondary School celebrate the opening of the new facilities



Port Moresby Branch

Gerehu Uran Clinic - General Clinic/Donation of equipment

Dr Pyakalyia receiving ultrasound hearing equipment from Branch Manager Magai Kavailon



Beds donated for the Birthing Centre



Staff showing heart at the presentation of equipment for the refurbishment

Mendi Branch

Mendi Urban Clinic Renovation

The renovated clinic ready for the handover ceremony



Branch Manager Mr David Wasape handing over keys to the doctor in charge for the newly renovated Mendi Urban Clinic



Rabaul Branch

Police Station - cleaning, renovating, donation of office equipment & computer

Police station had been neglected for 15 years, and shown here before the works programme



Building after the completion of the renovation



Tabubil Branch

Tabubil High School - supply of clean water and installation of Tuffa Tank

Tap outlet that will receive water from the tank



Classroom receiving rainwater from the new tank



Waigani Branch

Renovation of classroom & teachers office at Wardstrip Primary School

Branch Manager Mr Wagiam handing over classroom key to school Head Teacher



Students show appreciation of new completed classrooms



School assembles to form BSP with renovated classroom in background

Vanimo Branch

Dasi Primary School - construction of classroom facilities and recreation area

Classroom prior to being reconstructed



Handover ceremony



Children of Dasi Primary School show appreciation with a thank you

Staff at work rebuilding classroom facilities

Wewak Branch

Major renovation of Wirui Clinic, Women & Children Antenatal Wing

Before renovation work



After renovation work



Wabag Branch

Renovation of Wabag Mobile Squad Police Station - Wabag Town

Mobile Squad building before work



Building exterior after renovation



Health In Focus

In 2010 BSP again joined forces with many health organisations with a focus on health and well being including the Business Coalition Against HIV/AIDS (BAHA) to promote awareness of HIV/AIDS and assist with funds for support programmes. The HIV/AIDS epidemic is increasing in all sectors of life despite many efforts made to reduce the trend.

Local Sponsorships

Hundreds of sporting clubs and associations across PNG benefit from the support of their local BSP branch, sponsorship or staff volunteering. BSP managers and staff often team together across their province or in smaller regional or suburban groups to support their local sporting groups or education centre.

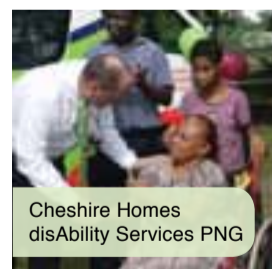
Rosemary Mawe, BSP delivers gifts to POM General Hospital over the new year



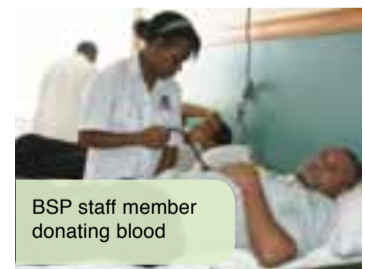
Miss BSP with a child at the Kimbe General Hospital



Events and organisations supported include:



Cheshire Homes disAbility Services PNG



BSP staff member donating blood



Handover by sponsors of the Cheshire disAbility Services PNG buses

Environmental Responsibility

Making the environment a consideration in everything we do



BSP Reef Rangers, Mangrove Replanting, PNG



A Student at Sacred Heart Primary School in Hohola, Port Moresby happy to be part of Go Green

BSP truly signalled it was a green bank by launching its environmental programme in 2010, introducing the Go Green initiative throughout the South Pacific.

It was the opportunity to start to change the way people care for their community and a way in which BSP can make a positive contribution by being part of a strategy to raise awareness to create a better, cleaner and healthier world.

More than 150,000 school children and people throughout PNG, Fiji, the Solomon Islands and Niue responded to an invitation to clean up their schools and communities in September and October - making it one of the biggest clean-up initiatives ever attempted. The clean ups were held in conjunction with the worldwide event, "Clean Up the World". BSP has adopted the "Fix up, clean up and care for the environment" idea and believes "World improvement begins with me". We can all play our part.

Go Green is a year round commitment to continue to work together to make a positive difference to the world in which we live.



Governor of NCD Port Moresby, Powes Parkop leant a hand at the Clean Up events



Adults and children participated in the Annual Clean Up Day's events

QUICK FACTS

- BSP is the only bank to wholly fund, organise and co-ordinate Clean Up events in every territory in which it operates
- Tonnes of waste was collected
- 1000s of trees and mangroves have been planted since launch
- Individual environmental events across the South Pacific continue year round



Fiji schoolroom - Go Green Annual School Clean Up events occurred throughout the country in October



Annual School Clean Up, Gizo, the Solomon Island's taught students practical ways to clean up



The BSP team in Fiji have a year round programme of replanting and improving the environment

We are part of a shift in the community towards the environment

As a business leader, we are committed to sustainable business practices. BSP will continue our earth effort by challenging ourselves, our system and our partners.



BSP Fiji team working with Desbandhu Primary School, Fiji to replant



Miss BSP Rachael Sapery James with school children ready for the BSP Annual Schools Clean Up Day

BSP Reef Rangers, Mangrove Replanting, PNG



BSP staff take part in the Go Green Clean Up the World Campaign



The BSP team in Fiji have a year round programme of replanting and improving the environment



Re-Use, Reduce and Recycle

We are exploring ways to decrease our environmental impact in the operation of our branches by reduction of resources and materials being used wherever possible.

We are incorporating re-use and recycling into our branches and reducing our reliance on conventional disposal methods, decreasing the amount of non-recyclable waste across the BSP network.

BSP is also trialling and installing energy-saving lighting devices throughout its network.



QUICK FACTS

- 100s of tonnes of waste paper have been recycled by BSP in 2010
- 30% saving in energy achieved by new low-energy lighting installed in branches
- 1000s of "Ways to Go Green" Fact Sheets have been distributed to customers, staff and the community

Every tonne of recycled paper can save up to 14 trees



Ways to GO GREEN!

...at Work

- 1 Copy and print on both sides of paper
- 2 Use email wherever possible instead of paper communication
- 3 Use discarded paper for scrap paper
- 4 Use recycled paper
- 5 Re-use items like envelopes, folders and paper clips
- 6 Shut off electrical equipment in the evening when you leave work
- 7 Pack a rubbish-free lunch, with reusable plastic containers
- 8 Recycle printer cartridges

The Solomon Islands Annual Clean Up Day: wholly organised, run and funded by BSP

Sport for Life

Encouraging children and adults to “never stop playing”

The focus of BSP’s community initiatives and participation is very much on children and youth programmes in education, health and sport. Our young people are the future of our nation and deserve support and encouragement.

We encourage children to ‘never stop playing’ by contributing to sporting organisations that develop kids’ sports skills and provide opportunities for them to play. In 2009/2010, BSP invested more than K1 million into children’s sporting related partnerships. As part of these sponsorships we support 650,000 children per year to lead active lifestyles.

BSP’s association with youth and sport has been very successful. The BSP School Kriket Programme delivered by Cricket PNG, is a unique programme reaching more than 50,000 children by the end of 2010, and was recognised by the International Cricket Council, as the Best Cricket Development Programme globally in 2010. For many provinces in PNG, this was the first time the game of cricket was played. In 2010, the BSP School Tennis Programme was attended by almost 21,000 children, when rolled out to 58 schools in 13 centres.

BSP is very pleased to support Papua New Guinea Swimming Inc (PNGSI) that provides the infrastructure for thousands of children to learn to swim and participate in swimming competitions.

Investing in swimming enables PNG to develop the sport on both a national and international level. In addition to ensuring that the sport of swimming develops at a grassroots level, BSP is also pleased to support PNGSI’s Aquatic Excellence Silver and Gold Target Squad athletes.

In 2010, BSP continued its association with the Papua New Guinea Paralympic Committee. In addition to financial sponsorship and equipment, BSP provided people to assist the country’s paralympians for the team in New Delhi, India.

The three-year sponsorship agreement to help PNG Paralympics ensures funding to help elite disabled athletes train and compete.



BSP Tennis Programme, Moro



PNG Paralympians doing us proud in India



BSP staff at RPYC in Port Moresby supporting the sport of paddling



BSP CEO, Ian Clyne showing a hands on approach with BSP’s interest in developing tennis



Heartening support in Fiji



BSP School Kriket won the International Cricket Council Award for Best Cricket Development) Programme globally in 2010



School Kriket - a programme for boys and girls that’s gained world attention



100m free BASC Dolphin Sprints



Delhi 2010



Thousands of pieces of sports equipment are donated annually by BSP throughout the South Pacific

Changing Lives

How we do business affects people everyday

Products, Services and People

At BSP, we're committed to make banking a convenient and easy part of life. We understand that there's increasing need to save time and money. We're committed to improving our product offers, service levels and access to banking services for customers

In 2010 BSP launched BSP Rural - providing a service for those in remote locations previously disadvantaged by no available banking services. This unique service continues to expand, complete with electronic banking infrastructure and systems.

These types of developments underline BSP's commitment to being the leader in electronic banking services in PNG and the Pacific.

At BSP we proudly encourage, train, mentor and develop talented people across the South Pacific. A career with the only home grown bank in the South Pacific region provides opportunities supported by improved training, resulting in greater job satisfaction; career opportunities and rewards for employees; and the translation of these for BSP shareholders into stronger profitability, and increasing shareholder value.



This is a great year for rural Papua New Guinea

BSP Rural is proud to commence providing banking services to remote areas throughout PNG.

NO monthly bank fees.
Now, with your BSP Rural Kundu Card, you only pay fees when you use your account. Use any of 200 BSP ATMs and 3,300 eftpos terminals anywhere in Papua New Guinea.

So now you can:

- ✓ purchase goods at stores and take cash out with your purchases
- ✓ make ATM withdrawals
- ✓ buy airline top-ups
- ✓ print mini statements.

AND there's no minimum account balance required.

Ask for BSP SMS Banking and you can also bank day or night, 24 hours a day, 7 days a week:

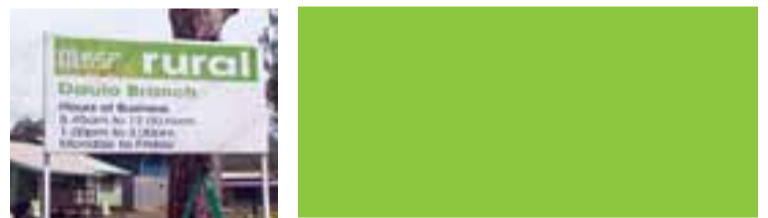
- ✓ receive money from other registered accounts
- ✓ receive balance enquiries

Because when we say BSP RURAL "makes banking easier" we mean it.

- ✓ NO MONTHLY FEES
- ✓ NO MINIMUM BALANCE
- ✓ NO TRAVEL TO TOWN TO BANK

BSP rural

www.bsp.com.pg Now YOU can bank with BSP Rural



QUICK FACTS

- BSP was the first bank to launch SMS banking in PNG in 2009
- There are now almost 80,000 users in PNG and over 50,000 users in Fiji
- BSP's ATM network is the largest in the country with hundreds of ATMs throughout PNG
- Most locations offer 24 hour/7 day a week banking
- Our EFTPOS network now consists of over 3,300 locations
- In 2010, mobile phone top-ups for Digicel and Be-Mobile were made available through ATMs and Digicel top-ups on SMS.
- In 2010 Mastercard could be accepted by BSP machines.



Growing Responsibly

Understanding the South Pacific

Following the acquisition of the Colonial Group in Fiji from the CBA in 2009, BSP is now truly a Pacific bank.

In Fiji, the newly acquired subsidiary immediately set about expanding its ATM fleet to 100 and introduced SMS banking, by the end of 2010. Similarly the ATM network was expanded to 11 in the Solomon Islands.

BSP Fiji has the largest branch network, and recently its ATM network became the largest ATM network in Fiji. BSP is now the largest retail bank in Fiji.

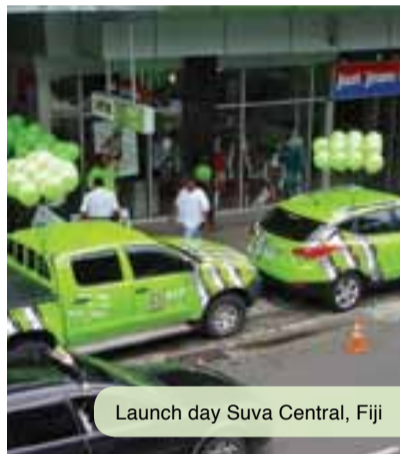
The BSP brand is extremely well recognised in PNG, the Solomon Islands, and Fiji. BSP is now clearly the Number "One" bank in PNG, ultimately the Pacific.



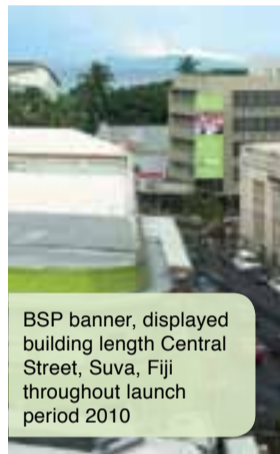
A typical SMS Banking promotion in Fiji which has contributed to the successful launch of the popular banking choice, with 50,000 + users



Colonial Arcade BSP rebranding launch, Suva, Fiji



Launch day Suva Central, Fiji



BSP banner, displayed building length Central Street, Suva, Fiji throughout launch period 2010



Digicel Fiji 7 co-sponsorship brought international exposure to the BSP brand. It was a strategic part of the launch of the BSP brand throughout Fiji.

Transformation

A PNG bank on the move

BSP is truly a "forward looking" institution, progressing along its chosen path of change and modernisation to transform into a 21st century bank, introducing initiatives for new and improved products, customer service processes and technology platforms.

In 2010, the Motukea Service Branch opened and in 2011 we have commenced operations at the new Pogera Branch, with Vision City, Harbour City, Arawa and Komo (containerised branches) coming into service this year. Our ATM network will continue to expand in PNG, Fiji and the Solomon Islands in 2010. Similarly, electronic banking and SMS banking will continue to be further expanded in Fiji and Solomon Islands.

BSP's future is bright: characterised by our identifiable lively green colour, and determination to deliver better product offers, service levels and access to banking services for all.



Launch of new ATM, Vision City



BSP Mass Bank conceptual designs