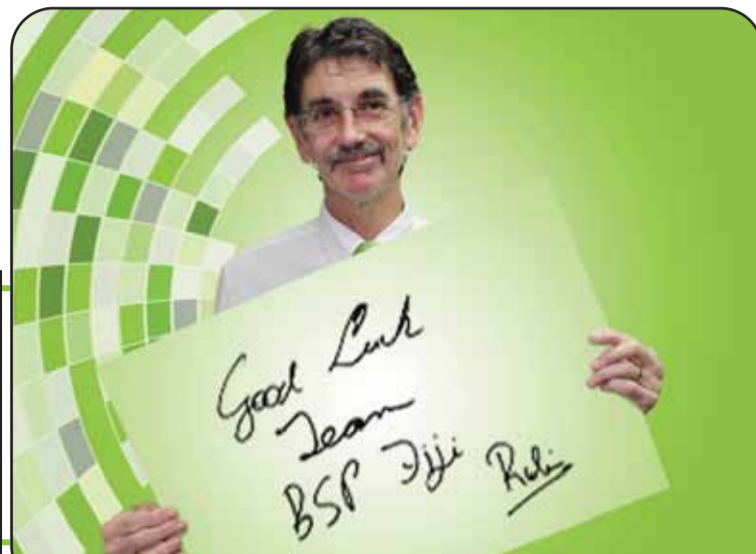


Core Banking System upgrade



BSP Group CEO Robin Fleming has always been showing his support for Fiji's successful core banking system upgrade was a typical example.

FHRI 2015



FHRI President Balbeer Singh receive sponsorship commitment from BSP's Howard Politini to support their initiatives.

Core banking system upgrade



BSP's Sharyne Mocevakaca and Jessie Takali surprised EasyUnsecured Personal Loan customers with instant approvals following our core banking system upgrade.

Core banking system upgrade



Thanks to our system upgrade, BSP Saturday Banking operations went national for a promotional period where customers received instant approvals for loans valued at less than \$5,000.

MOU with FRCA



Ravindra Singh, Kevin McCarthy, Jitoko Tikolevu and Kumar Sami Goundar sign a deal to make BSP an agent for the Tourist VAT Refund Scheme.

Blood Drive 2015



BSP is more than a bank also supporting worthy life saving causes such as the Blood Bank. BSP's Robert Wojcik smiles as he prepares to donate blood.

Rural Microfinance



BSP's Senior Manager Rural Microfinance - Isikeli Taoti works successfully with ITLB this year to open thousands of native landowner's bank account to streamline the lease money distribution process.

Rural Microfinance



BSP's Rural Microfinance team, Peniasi Rokolaqa, Isikeli Taoti, Meli Tamani and Amelia Dritli were recognised in the 2015 RBF Microfinance award - 1st runner up for Fiji's Microfinance Banker Service Provider of the year.

# Happy New Year!

# 2016

From our BSP family to yours!

For millions of people all over the world, New Year is a time to reflect on the year that has been and think about the year ahead. The contemplation can be mentally exhausting!

In the past year we have made major investments in our core IT systems. The bank has successfully completed the upgrade of our core banking system. BSP Life's IT upgrades are well underway. These upgrades enable us to improve our products and deliver better, faster and more efficient services to our customers.

BSP Life posted impressive results with 2014 benefit payments to customers exceeding \$50m, the annual bonus allocation hitting \$16.5m and investments surpassing the half billion dollar mark for the first time in its 139 year history. Benefit payments to customers in 2015 are also expected to exceed \$50m. This positions us clearly as Fiji's leading life and health insurance provider.

BSP Finance also completed 12 months of operation and is growing ahead of expectations. In the latter part of this year we opened their second office in Nadi, which is a key milestone of their expansion plans.

In the community, which we love and respect, we handed over a further 10 projects this year. I acknowledge the efforts of our staff who commit to these as they volunteer their personal time, their sweat equity to the cause. This programme, separate from sponsorships, has seen us invest over a million dollars in Fiji's communities since 2010. We believe that this is an integral part of our corporate social responsibility and that we must continue.

As a truly Fijian organisation, we endeavour to make more meaningful contributions to our beloved country. As a nation, we boast one of the highest literacy levels in the region and yet quite a considerable number of our people are still "unbanked". While our financial inclusion efforts have brought thousands across the line, we recognise that more needs to be done. We are undertaking some exciting projects so watch this space!

2015 was a fantastic year and much has been due to common goals and values that we share with our valued customers and stakeholders.

2016 promises more. We will deliver new and innovative products and services and undertake more ambitious projects for the betterment of our customers and the people of Fiji.

As we begin the New Year, we ask each of you to reflect on what your main growth priorities are. BSP is ready to make it happen for you in 2016. We invite you to join BSP and let us help you grow. Our experienced and well trained staff stand ready to assist you achieve your financial goals.

The BSP Group is Fiji's largest and fastest growing financial services provider with a team fully focused on growth. So make us your choice for financial services in 2016 and beyond.

We wish you and your loved ones a prosperous New Year!



Kevin McCarthy  
BSP Country Manager



Malakai Naiyaga  
BSP Life Managing Director



Krishna Raju  
BSP Finance General Manager

## Pacific Games

Our investment in cash and kind to Team Fiji for the Pacific Games was over \$230,000 of which \$92,000 went to FASANOC and \$94,000 was distributed to various Sporting Federations that participated in the Games.

The Bank concluded the Pacific Games campaign with a Banking on Gold program where \$31,500 was awarded to all Gold medal winners. Another \$14,500 was presented as Special Awards to those teams and individuals (athletes and officials) who were identified for the extra efforts they have contributed to the team. These special recognitions included Banuve Tabakaucoro's

200metres Pacific Games record, Athletics Fiji and Karate Fiji winning the most Gold medals by sports federations and Team Fiji officials who went beyond the call of duty to ensure our Fiji athletes perform well above expectation at the Pacific Games.

BSP was proud to have supported Team Fiji to the Pacific Games.

Happy New Year!

# 2016



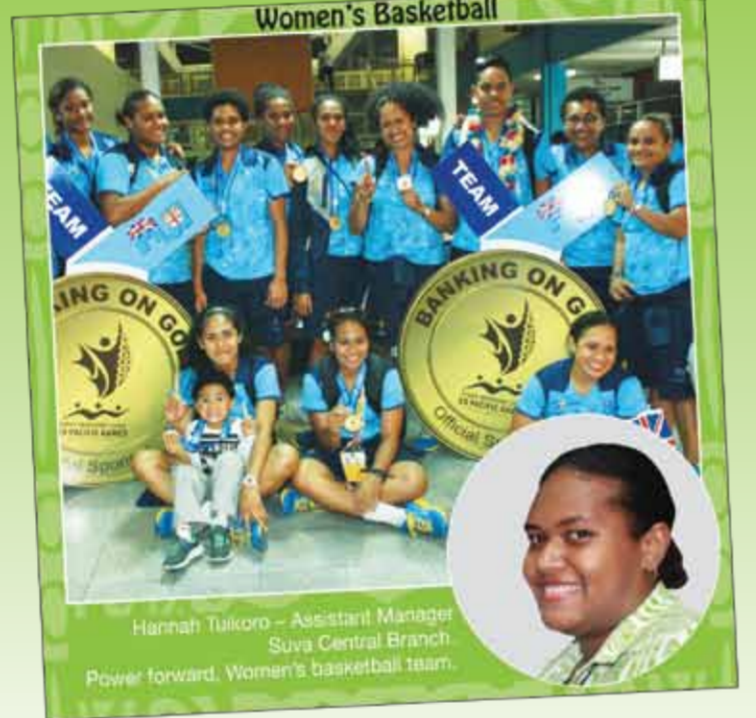
**Men's Lawn Bowls**  
Curtis Mar - Head of Corporate and Commercial West, Manager of the Men's Bowling team.



**Fiji Pearl's Netball**  
RubyAnn Sorofoke - Senior Manager Business Development, Retail Banking Manager of the Fiji Pearls.



**Hockey**  
Shaun Corrie - Manager Business Development, BSP Ltd, Coach of the Men's hockey team.



**Women's Basketball**  
Hannah Tukoro - Assistant Manager Suva Central Branch, Power forward, Women's basketball team.



Abdul Faiyum (center) won gold for shooting at the Pacific Games.



Milika Tuivanuavou (center) won gold for Shot-put at the Pacific Games.



Iakoba Taberanibou - Gold Medalist for table tennis with BSP staff/TV presenter Calvin Yee.



Millie Turner, Caroline Whippy, Ben Ryan, Salome Tabuatalei with Benjamin Kalouniviti.

## Community Project



**Bainvualiku Gym**

General Manager - HR Howard Politini and Rajneel Maharaj of Labasa branch hand over a refurbished sports gym with sports balls to benefit the military and other rugby clubs who frequent the facility.



**Chevalier Center**

BSP's Ravindra Singh and BSP staff handover a newly constructed kitchen for the Chevalier Training Centre that will assist the youths from broken homes.



**Lagilagi Settlement**

BSP staff funded and constructed a new footpath accessible to wheel chairs and new fences for the residents of Lagilagi Settlement.



**Mokoso Park**

BSP's Chief Operations Officer William Wakeham and Lami Special Administrator Jasper Singh hand over a newly built volleyball court to the Delainavesi Youth.



**Nadarivatu**

BSP's Peniasi Rokolaqa, Latu Mahe and Emmanuel Fisher brave the cold early morning drizzle in Nadarivatu as they prepare a field which will become a community playground.



**Nasavusavu Court**

Sereama Bale, Nemani Sova, Cecil Browne, Vineta Prasad, Kevin and Merelita McCarthy, Howard Politini, Emasi Ravulo, Turuva Mesake (Principal) and OC Savusavu ASP Mosese Tokallagi.



**QVS**

BSP funded the refurbishment of the QVS gym and staff were happy to volunteer in the construction efforts. BSP's Howard Politini handed over the gym to the happy students.



**Suva Primary**

BSP's Howard Politini, SPS teacher Isoa Vosanibola & Samabula Branch Manager Semiti Cakacaka with the happy children of Suva Primary who now can play in an upgraded playground.



**Taveuni**

BSP staff & representatives from stakeholders around Taveuni in front of the BSP funded recycle waste material sorting station at Waiyevo.



**Stella Maris**

The students of Stella Maris Primary School show their appreciation for their new BSP funded school court.

2015 Highlights

<b>January</b>	
Community Project	Refurbished Fiji's first ever National Table Tennis Centre.
Community Project	BSP funds new Children's Play Equipment at the Eco Park in Colo-i-Suva.
Business	BSP Chairman, Kostas Constantinou announced that BSP has entered into an agreement to acquire the banking operations of Westpac Banking Corporation (Westpac) in Samoa, Cook Islands, Solomon Islands, Vanuatu and Tonga for AUD \$125 million.
Sponsorship	BSP Life Summer Cup Golf Tournament.
Business	BSP Life announces 2014 Claims paid to policyholders exceed \$50M.
<b>February</b>	
Community Project	Upgraded an old community shop building into a sports gym for Namatukula village. The village is famous for producing many sports stars.
Community Project	Bank builds new bridges and walkways as part of the Savusavu Town beautification project frequented by tourists.
Sponsorship	10 computers donated to Sawani Primary School to support its 6-month transformation project.
Sponsorship	\$18,000 to 6 minor sports federations for the XV Port Moresby Pacific Games. The recipients were lawn bowls, powerlifting, karate, squash, beach volleyball and table tennis.
Business	Fiji Institute of Banks awards Josefa Tuitubou, Blanche Koroduadua and Isikeli Taoli for their contribution to the Banking profession. Each of them have worked over 30 years in the industry.
<b>March</b>	
Business	The BSP Group makes a PGK100, 000 (FJD\$77,640) donation towards relief efforts in Vanuatu, following the destruction caused by tropical Cyclone Pam.
<b>April</b>	
Microfinance	MOU signing with iTaukei Land Trust Board to open landowner bank accounts with BSP to facilitate the distribution of lease monies.
Business	BSP Life announces 2014 Bonus allocation of \$16.4M.
Sponsorship	Fiji Nurses Association AGM.
<b>May</b>	
Sponsorship	\$5,000 to Athletics Fiji for their Pacific Games preparations.
Sponsorship	\$10,000 to Netball Fiji's Pacific Games and World Cup preparations.
Sponsorship	Annual Convention of the Fiji College of General Practitioners.
Sponsorship	Fiji Principals Association Annual Convention.
Sponsorship	Navua Nurses Workshop.
Sponsorship	Fiji Hotel & Tourism Association.
Sponsorship	Participated at the Nasinu Trade Event Expo.
Sponsorship	Fiji Oral Health Workers Association Annual Conference.
Sponsorship	Q7 Charity Rugby Rewind.
Sponsorship	Fiji Principals Association Annual Conference.
Sponsorship	Fiji Medical Association Annual Conference.
Sponsorship	\$70,000 to FASANOC for their Pacific Games preparation; making BSP a major sponsor for Team Fiji.
Sponsorship	Sponsored the 3 <sup>rd</sup> BSP Business House Regatta competition for over 300 athletes from the top corporate houses in Fiji.
Business	Activated the 113th ATM at Damodar City. BSP, by far, have the largest ATM network in Fiji and the Pacific.
<b>June</b>	
Charity	Hosted blood drive to support 40 open-heart operations scheduled for June at CWM Hospital.
Sponsorship	Fiji Hotel & Tourism Association AGM.
Sponsorship	Coral Coast Community Festival.
Sponsorship	Fiji Corrections Women's Conference.

**Happy New Year!**

**2016**

Sponsorship	Fiji Swimming Age National Long Course Championships.
<b>July</b>	
Business	Westpac acquisition deal completed.
Sponsorship	\$7,500 to Fiji Weightlifting for their Pacific Games preparation.
Sponsorship	\$7,500 to Fiji Lawn Bowls Association for Pacific Games preparation.
Sponsorship	Fiji Ship Owners Conference.
Sponsorship	Paid out over \$30,000 to all team Fiji Pacific Games Gold medal winners as part of the Banking On Gold incentive scheme. Extra cash rewards were also paid out for outstanding performances.
<b>August</b>	
Community Project	Handed over the upgraded Suva Primary School sports field, which was off limits for students for over 10 years due to OHS risks.
Business	Westpac branches in Samoa, Tonga, Solomon Islands and the Cook Islands were rebranded and opened for business under BSP ownership.
Sponsorship	Fiji Head Teachers Annual Conference.
<b>September</b>	
Sponsorship	\$110,000 sponsorship for Fiji Resources Institute over 3 years.
Sponsorship	Fiji Dental Association Annual Conference.
Community Project	New Multi-Purpose court for Stella Maris Primary School.
Community Project	Upgraded Lami Town's public volleyball court in Delainavesi.
Business	Successfully implemented an upgrade of our core banking system.
Business	BSP Finance (Fiji) Limited opened its new branch in Namaka, Nadi.
<b>October</b>	
Sponsorship	Supported the Sigatoka Hospital Charity Golf.
Sponsorship	Staff teams participated at the Nadi International Airport Volleyball Tournament.
<b>November</b>	
Community Project	Savusavu Secondary School receives a new BSP funded multi-purpose court - a first for the province.
Community Project	BSP funded Taveuni Waste Sorting Station.
Community Project	Top secondary school rugby competitor, QVS, set for greater heights thanks to a new BSP funded sports Gym.
Charity	Early Christmas surprise for Bouma Settlement in Siberia, Labasa when Howard Politini delivered Christmas food hampers, groceries and back to school kits.
Community Project	New Gym built at Army Barracks in Labasa, which is also used by the public and rugby clubs in the area.
Community Project	BSP funds upgrade of the Chevalier Training Centre in Wainadoi.
Community Project	Lautoka's Nadovu Park receives new benches & rubbish bins.
Sponsorship	Fiji Human Resource Institute Annual Conference.
Sponsorship	Macuata Provincial Youth Rugby 7's Tournament.
Sponsorship	MOBILISE Savusavu.
Sponsorship	East West Snooker Competition at the Lautoka Sports Club.
Sponsorship	Supported Suva Golden Oldies Rugby Association in their "Balls & Beards" prostate cancer awareness.
<b>December</b>	
Sponsorship	\$10,000 to WOWs Kids Fiji Foundation.
Business	BSP Life announces its investment portfolio exceeds \$500M.
Sponsorship	\$10,000 to FENC for the education of poor children.



BSP Goup CEO Robin Fleming, Lalesh Kumar, Kevin McCarthy, Cema Radinivuya, BSP Finance GM Krishna Raju, Nitesh Ram and Rohit Naidu at the BSP Finance Namaka branch opening.

BSP Finance



Malakai Naiyaga and RBF Governor Barry Whiteside at the launch of Bula Smart Policy - a first for Fiji.

BSP Life



Adi Sainimili Koi was happy to get her cash back reward from Deepak Kumar and Manjila Goundar of Damodar City Branch

Personal Loan promotion



Cecil Browne, Brij Lal, Gardiner, Barry and Margaret Whiteside with Olaf Allan Snr.

Diwali Cocktail Suva



Kevin McCarthy receives a hug from WOWs Foundation ambassador Laglagi Lockington.

WOWs Kids



Ben Groenewald, Kevin McCarthy, Ratu Epeli Nailatikau and James Pritchard.

Invitational Golf



Kevin McCarthy and members of BSP Executive Committee with village elders in Waiyevo, Taveuni after handing over a community project.

Taveuni



Kevin presents a gift to 3 year old Salesi Sovau who is living with cancer.

WOWs Kids



Family is an integral part of our values. Here, they are all enjoying our annual family fun day held at Gospel High School grounds.

BSP People Care



Natwar Parmar, Bipin Patel and Rajesh Parmar at a BSP event in Ba.

Ba Cocktail



# BSP

# Spreading the Christmas Cheer!



Loloma Home

Kevin McCarthy and Loloma Home administrator Vaciseva Waqa (far right) with orphans and children of solo mother's in Sabeto, Nadi.



Taiperia Settlement

The children of Taiperia settlement and their families got a time out from their daily struggle with a surprise visit from the BSP team.



Nadi Town

BSP's Joseph Kaiti'u and Viliame Varasikete present a Christmas cash reward to Jaynab Nisha for using the BSP ATM.



RB Patel Centrepoint

BSP's GM HR Howard Politini and Shivandhna Rani reward Sital Sukul, Rameeza Khatoon and Vineeta Prasad with \$100 for using BSP EFTPoS at RB Centrepoint.



New World Valelevu

BSP's GM Retail Banking Ravindra Singh hands Lize Manulevu \$100 cash after she used BSP EFTPoS to pay for her shopping.



Shop N Save Tavua

Shenika, Kryshlyn, Maya Devi, Yashmin and Rajneel Ram won a trolley dash at Tavua worth \$570.



Namaka Branch

BSP's Madhur Kumar surprised Talica Meli with \$50 as she was using the BSP ATM in Nadi.



Nadi Branch

BSP's Nacanieli Vesilevu and Madhur Kumar with a Shifroz Shammen who received \$50 after using a BSP ATM.



Rakiraki

Karalaini Navilu won \$50 after using the BSP EFTPoS machine at MH Rakiraki. BSP's Chief Operating Officer William Wakeham was there to reward her.



Nadi Branch

BSP's Viliame Varasikete presents a \$50 cash reward to Peni Vakamasi after he used a BSP Visa Debit at an ATM.



Nailawa

Kevin McCarthy and his delegation were accorded a traditional welcome by community leaders in a show of appreciation for BSP's Christmas goodwill initiative.



Korovou

Asinate Tikoinakua is all smiles after winning a trolley dash at Daud Musa Supermarket in Korovou. She took home \$280 worth of shopping.



MH Nadi Town

Kunal Kumar takes home over \$400 worth of groceries after winning a trolley dash.



Shop N Save Sigatoka

BSP's Samisoni Vugakoto with Inia Kolinisau who came in to buy Weetbix for his son Tevita, went out \$100 richer.



Shop N Save Sigatoka

Saillesh Pal Singh and Family stack up their groceries worth over \$400 after winning a BSP trolley dash.



Pacific Harbour

Carlyle Kamali takes home over \$800 worth of groceries after winning a trolley dash at Kundan Singh supermarket.



Rajendra Foodtown

Kevin McCarthy and his son Zack rewarded Kanchen Nand and her son Rohit with \$100 after using BSP EFTPoS to pay for a bottle of juice at Rajendra Supermarket in Ba.