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## CORPORATE SOCIAL RESPONSIBILITY REPORT

# 2015





*Banco Popular Foundation sponsored the **Danza con Andanza** workshops, promoting the development of creativity and social skills through dance.*

## MESSAGE FROM THE CHAIRMAN OF THE BOARD OF DIRECTORS AND CEO



Puerto Rico is going through challenging times. We have been facing an economic and fiscal crisis for several years. This is evident in statistics such as unemployment, low economic productivity and migration.

Our current situation drives us to find opportunities where we can improve our quality of life and reach a meaningful social transformation.

In this journey, it is necessary to build bridges of collaboration with entities and communities, support new projects and rely on the talents and abilities of our people, who are the engine of our society.

This is why, in Popular's institutional values, we have defined social commitment as actively working to promote the social and economic well-being of our communities.

Our commitment with Puerto Rico is strong. That is why, every year we support internal and external initiatives that contribute to our collective well-being to build a better tomorrow.

Many of these projects and activities are included in this Corporate Social Responsibility Report, that, for the third consecutive year, we share with our employees, clients, stockholders, friends, and collaborators.

Throughout 2015, supporting education continued to be the primary focus for Popular because we recognize that, through education, we will be able to achieve the progress that we want for our country.

We also promoted initiatives to incentivize local entrepreneurial activity, provided diverse communities with essential tools to develop their projects and contributed to the continued improvement of the labor conditions of our employees.

Similarly, through Popular Community Bank and its Foundation, we continued supporting projects and initiatives that have a positive impact on the communities we serve in the United States. We achieved this through the effort and collaboration of our friends in the community, clients and employees.

All this has been possible thanks to the commitment of our employees, who strive every day to carry through our community and social mission. To them, my deepest appreciation.

Sincerely,

Richard L. Carrión



### SOCIAL WELL-BEING

It is our commitment to contribute to the well-being of our communities



### COMMITMENT

We work hand in hand with our communities to promote economic and social development



### OUR STAKEHOLDERS' SATISFACTION

We are committed to the well-being of our clients, communities, employees and shareholders



COMMUNITY



SERVICE



CONSERVATION



OUR  
EMPLOYEES





# OUR COMPANY

Founded in 1893, Popular, Inc. is the leading banking institution by assets and deposits in Puerto Rico and among the 50 largest banks in the United States in terms of assets. In the United States, Popular operates a community bank that offers a wide range of services and financial products through its branches in New York, New Jersey and Florida.



## FINANCIAL RESULTS 2014-2015

(IN THOUSANDS)	12/31/2014 NORMALIZED*	12/31/2015 NORMALIZED*
Net interest income	\$1,398,394	\$1,408,983
Other operating revenue	487,855	506,630
Total income	\$1,886,249	\$1,915,613
Provision for loan losses	211,171	196,416
Provision for losses on loans covered by the Loss Sharing Agreement	46,135	24,020
FDIC loss share expense (income)	115,516	(13,383)
Personnel expenses	415,705	470,416
Other operating expenses	745,853	748,944
Income before tax	351,869	489,200
Income tax	51,126	114,422
Net income - continuing operations	\$300,743	\$374,778

\* Normalized results exclude the impact of significant non-recurring transactions, including discontinued operations results for 2014. Net income (loss) as reported: (\$313) million for the year ended December 31, 2014 and \$895 million for the year ended December 31, 2015. For more information on Popular, Inc.'s financial results visit: <http://annualreport.popular.com>.

# SERVICE = SATISFIED CUSTOMER

Our clients are our reason for being. Every day we strive to offer the best quality service. It's also our responsibility to help improve the quality of life in our communities.

## INNOVATION

### Mi Banco Online

We reached more than **592,000 active customers** in our Internet banking platform through which our customers can manage their finances in an accessible and safe manner.



2013	455,000
2014	505,000
2015	592,000

### Popular and Social Media

We were able to maintain a direct and open communication with our customers and the public using social media channels, which have become an essential communication tool at Popular.

IN 2015 WE  
INTERACTED  
WITH MORE  
THAN **1.8  
MILLION**  
PEOPLE  
THROUGH  
**FACEBOOK.**



over **467,000**



@popular  
**15,000 followers**  
@BPOPComm  
**1,900 followers**



**5,000 followers**



more than **615 videos**  
**4,520 subscriptions**



## ACCESSIBILITY

Branches	173	in Puerto Rico
	9	in the Virgin Islands
	50	in the United States
Automatic teller machines	620	in Puerto Rico
	22	in the Virgin Islands
	92	in the United States

All automatic teller machines are talking ATMs and more than 170 offer **Easy Deposit** (envelope-free).

### Mortgage Loan Applications Online

We are the first and only local bank to offer online applications with instant pre-approval. Through Popular Mortgage, customers interested in applying for a mortgage loan online can do so through [www.popular.com/en/mortgages](http://www.popular.com/en/mortgages).

## QUALITY SERVICE AND SATISFACTION

Ease of doing business, guidance, courtesy and speed remain the main drivers of customer satisfaction and are the focus of all our efforts.

In 2015, the **overall satisfaction** score for Popular reached **85%** (+1 when compared to 2014).

## AWARDS

- > **American Bankers Association (ABA) Community Commitment Award** for *Echar Pa'lante* initiative.
- > **Corporate Social Responsibility Leadership Award** for Best Corporate Social Responsibility Report and commitment to the community by the Financial Services Roundtable.
- > **2020 Women on Boards, 'W' Company of the Year** since 20% of our Board of Directors is comprised of women.

# COMMUNITY = COMMITMENT

Day after day, it is our responsibility to reinforce our commitment to the communities we serve. It is also our responsibility to find ways to contribute to a better quality of life for all.

## BANCO POPULAR FOUNDATION

### Grants Program

We invested **\$1.8 million in 90 nonprofit organizations**. These organizations strengthen the education of children and youth and promote economic development for individuals and communities.



**88%** education programs  
**12%** business development  
and self-management  
**9,603** people benefited

### Rafael Carrión, Jr. Excellence Award

This award encourages students to continue their excellent educational performance. We've recognized more than 1,000 students since inception.

**\$125,000** in scholarships awarded to 100 students



### Music programs

- > With a \$70,000 investment we completed the remodeling and equipment installation for five **Musical Innovation Centers** in the *Escuelas Libres de Música* benefiting 500 students.
- > We donated 150 instruments to 20 public schools and nonprofit organizations on the island through **Revive la Música**, a project in partnership with the Luis A. Ferré Foundation.

Since 2007, we have donated 1,400 instruments to more than 115 schools in the public system and to nonprofit organizations.

- > 210 students participated in the **Berklee in Puerto Rico** workshops with professors from the Berklee College of Music, 22 of them received grants for programs from that university.

### Fostering Collaboration and Innovation

The **Center for Collaboration and Social Innovation** (CCIS in Spanish) is a space created to encourage nonprofit organizations and socially conscious enterprises to develop innovative ideas and projects while collaborating with each other. Currently, there are 13 organizations housed in the CCIS.

Through the CCIS and **Fomentando Alianzas** (Fostering Alliances project), we promote nonprofit collaboration to impact communities and schools. We remain active in encouraging and developing innovation and social entrepreneurship projects.

In 2015, we launched various innovative projects that transform resources, processes, services, structures and behaviors in our society.

- > 250 people participated in various innovation exercises and in the Fostering Alliances Project.
- > 150 presentations, conferences and meetings between members of the third sector, led to the design of innovative ideas and projects for 2016.
- > 100 nonprofit organization directors attended the 5<sup>th</sup> *Fostering Alliances Meeting*, where they discussed social innovation and entrepreneurship.



## Community Development Initiatives

- > **Puerto Rico Mío:** For the second consecutive year, we supported the Ponce Museum of Art project that integrates the arts into the school curriculum. The project stimulated the academic performance of 75 students in La Carmen Elementary School in Maricao. Its impact is reflected in a significant reduction in absenteeism (0% desertion), better grades and higher scores in standardized testing.
- > **Danza con Andanza:** Since 2010 we have sponsored this initiative that offers workshops and promotes, through dance, creativity and social skills, better self-esteem and confidence. In 2015, more than 300 children and young people benefited from this program.

## Employee Participation

### Employee Voluntary Contribution

**80% participation** | **\$628,000** contribution

### Liaison Employees

**97% of the nonprofit organizations we support** have liaison employees

### Volunteers

**3,000 participants** | **125 projects**

such as *Relay for Life*, *Popular 5K*, *Make a Difference Day* and *"Comparte tu Navidad"* (Share your Christmas)



## POPULAR COMMUNITY BANK FOUNDATION

### Total Social Investment

In 2015, Popular Community Bank Foundation awarded **\$402 thousand** in grants through the **Grant Making Program** and donations to **25 nonprofit organizations** focused on education and community development.

### Employee Voluntary Contribution

**78% participation** | **\$98,000** contribution

### Volunteer Program

**41 projects** completed in Florida, Illinois and New York by employees and their families and friends during the *Make a Difference Day*.

## CORPORATE CONTRIBUTION\*



Total investment: **\$1.1 million**

**130 proposals** for sponsorships and donations

\*Does not include Popular Community Bank.

## SPECIAL PROJECTS

### Popular 5K Race - 11<sup>th</sup> edition

To benefit SER of Puerto Rico and the Boys & Girls Clubs of Puerto Rico

**3,850 participants** | **\$50,000** donation

- > For the first time, we held a cycling race that featured 100 cyclists.
- > People were able to enjoy a family fair that included health clinics and entertainment, thanks to the help and collaboration of hundreds of volunteers.

### Ultimate Flavors of the Islands - 4<sup>th</sup> edition

This event combines the talents of renowned chefs from the Virgin Islands, Puerto Rico and the United States in a culinary and cultural exchange event. This serves as a platform that nurtures the new generation of chefs in the Virgin Islands through educational sessions and hands on experience.

**\$10,000** donated to culinary programs in the Virgin Islands

- > More than 60 students participated in mentoring sessions with eight renowned chefs.
- > Four schools competed in the first *Junior Chef Competition* culinary event.
- > More than 1,000 people attended the *Grand Tasting*, a food tasting event featuring more than 30 local restaurants.

## GRAMEEN BANK

We continue supporting the expansion of Grameen Bank America in Puerto Rico with an annual contribution of \$150,000, a work space in our Santurce branch, and no charges in Commercial accounts for Grameen Bank members. In 2015, Grameen reached **1,423 businesswomen** that obtained **1,784** new loans averaging **\$1,100** each for a total of \$2.3 million disbursed since the program started in December 2013.

## EDUCATION

### *Finanzas en tus manos*

- > The 1<sup>st</sup> edition of **Fútbol Financiero** (Financial Soccer) involved eight schools and more than 80 students. This competition integrates sports and finances in the school curriculum.
- > American Bankers Association workshops were used during the **Teach Children to Save** presentations for elementary school children, and **Get Smart About Credit** for high school and college students.



2013	33,181 participantes
2014	28,622 participantes
2015	34,309 participantes

- > We offered 661 presentations and financial education workshops that impacted 34,309 high school students, teachers, university students and business owners.

### *Club de Ahorro and Populoso*

Through presentations and educational workshops, Populoso, our corporate mascot, provides advice and educates children about healthy personal development, savings habits and social responsibility.

**508 activities | 71,624 participants**

### Digital Media Security Conference

**5 workshops | 212 students participated**

Through our Fraud and Asset Protection Unit, we held a series of lectures on digital media security, aimed at guiding teens in handling digital communication and preventing behaviors such as cyberbullying and sexting.



### *ECHAR PA'LANTE*

**Echar Pa'lante** is a collective impact initiative that accelerates the development of an entrepreneurial culture and mindset on the Island. Its primary objective is to integrate and strengthen the ecosystem for entrepreneurial support as one of the economic development engines in Puerto Rico.

During 2015, the **Echar Pa'lante Multisector Alliance** continued to gain traction and received broad support from the public and private sectors, nonprofit organizations and academia.

#### > The group accelerated its impact through three strategies:

- Broadening the movement through the development of regional business advisory boards throughout the Island.
- Training a critical mass of university professors, teachers and professionals to support entrepreneurs and angel investors.
- Encouraging multisector leaders to consider "big ideas" that are critical for economic growth.

#### > Entrepreneurial Advisory Networks

We continued to strengthen the network of entrepreneurs. We gave workshops for business people in all the regions in the Island.

**1,400 participants**

#### > Skills Development - Educators

**160** college professors were trained and certified in entrepreneurship by the Entrepreneurship Learning Initiative and Georgia Tech

**466** school teachers certified in entrepreneurship

#### > Skills Development - Youth

- School communities were established in 21 schools in 18 municipalities in the western region through **Operación Faro**, benefiting more than 10,000 students.

- With the **Expo Emprende Puerto Rico** initiative, five universities joined forces to celebrate the first innovation and entrepreneurship annual expo. More than 2,000 middle and high school students participated. The event provided business ideas and microenterprise competitions; training courses for students, teachers and parents; exposure to student entrepreneurship programs; university orientations and campus visits, among other activities.



PHOTOS: Top, Expo Emprende Puerto Rico. Top left, Georgia Tech presentation on the GoSTEM program.



## MUSICAL PRODUCTION

### *Cuba y Puerto Rico Son...*

The production presented, in a documentary format, the similarities between Cuba and Puerto Rico, musically and in their people and daily lives. This production provided a fresh look at both islands and their history of maintaining a cultural and musical relationship through the years. The documentary, filmed in Cuba and Puerto Rico, combined the talents of 24 of the best Cuban and Puerto Rican artists, who performed 16 popular songs from both countries.



Part of the proceeds from the production benefit the Banco Popular Foundation which, in turn, distributes it to schools or entities with musical programs for children and youth in Puerto Rico. During 2015, we awarded a \$50,000 donation as a result of sales from the 2014 production.

## EXHIBITIONS

As part of our commitment to arts and culture, we featured two exhibitions in the lobby of Popular Center in Hato Rey during 2015:

### Adál: a mixed exhibit of Latin American artists

Adál Alberto Maldonado's exhibition consisted of a selection of photographs from the book *Portraits of the Puerto Rican Experience* (IPRUS Institute, NY, 1985), and others from a second book of portraits, *Mango Mambo* (Luigi Marrozzini Gallery, San Juan, 1987). The union of both projects allowed us to appreciate an impressive composition of important Hispanic American actors, poets, composers and musicians.

### *Cuba y Puerto Rico Son...*

The exhibit captured the beauty of Cuba and Puerto Rico and was presented as an extension of the musical production that examined the similarities between these two islands in geographical, cultural and musical terms.

## ECONOMIC DEVELOPMENT IN THE COMMUNITY

### Special projects to benefit the community

#### Loss Mitigation

During 2015, more than 9,500 orientations were offered to customers about the Loss Mitigation process. Throughout the year, more than 7,000 customer support options were granted, which allowed them to retain their homes.

#### StartUp Popular

Through **StartUp Popular**, we promoted entrepreneurial activity by collaborating with stakeholders and executing a series of initiatives that utilize Popular's resources. The goal is to offer assistance to help them achieve economic development.

#### > Financing Alternatives

We created a \$1.6 million fund for a financing program for entrepreneurs that includes: loans of up to \$50,000, free business coaching, free commercial accounts in **Mi Banco Comercial** for 12 months and access to helpful networking events.

#### > Support Program

We created an alliance with a local organization that provides business advisory services to startups. The program also grants a 25% discount to our clients on their services.

#### > Education

We provided access to an online portal with articles, videos and webcasts related to startups.

## D-CODING

In keeping with our tradition of innovation and building communities, more than 400 students from public and private schools and homeschoolers participated in the first **D-Coding** programming workshop. Members of Popular's Technology Management team and external experts served as speakers during the four workshop sessions.

Students had the opportunity to learn what programming is, its design, idea development and coding. They also fixed the code of a video game and designed an app.



# CONSERVATION = HEALTHY ENVIRONMENT

We are committed to protecting the environment of the communities we serve.

Living in clean and healthy areas helps improve everyone's quality of life.

## ENERGY EFFICIENCY PROJECTS

- > **Replaced lighting with efficient LED**
  - We established a policy of using LED lights to replace our buildings' interior and exterior illumination.
  - More than 1,600 lamps were replaced in our branches and central buildings.
- > **Solar Energy Photovoltaic System**
  - More than 1,900 photovoltaic panels were installed in the Altamira and Corporate Office Park buildings.
- > **Efficient Air Conditioning Systems**
  - We installed an 80-ton variable refrigerant flow system at Banco Popular Foundation (30% more efficient than other options).
- > **Energy Efficient Elevators**
  - Replaced four 40 Hp hydraulic elevators with track elevators with 10 Hp regenerative engines at the Señorial Center building.

## CREATING AWARENESS

### *Coge Pon por el Ambiente*

For the eighth year in a row, we raised community awareness about the high levels of emissions produced by vehicles that affect the ecosystem. The program helps educate the public on how to safeguard our environment by sharing a ride to work or using public transportation.

## RECYCLING

During 2015, Popular recycled **1,318 tons** of paper, resulting in:



### CARBON FOOTPRINT

**2,488,126 pounds** of carbon dioxide were not released into the air = 241 cars off the road annually



### ENERGY

**3,883,400 kW-h** saved = 10,310 years of electricity to power a laptop



### WATER

**47,100,842 gallons** saved = 5,154 filled pools



### TREES

**28,833 trees** preserved



### LANDFILLS

**8,591 cubic meters** of landfill reduction

### Electronics recycling

**15,427 units** = **94,617 pounds** of computers, monitors, copiers, telephones, televisions, calculators and other electronic equipment.

### eBills / eStatements

**768,000 active electronic statements**  
= **\$3 million in savings**

The amount of e-Statements we have activated represents an equivalent of 11,350 trees planted and cultivated during a 10-year period.

- Saved **42,000 pounds** of paper
- Prevented the deforestation of **154,000 square feet** of forest



### Earth Hour

Popular took part in this global initiative for the eighth consecutive year. Its goal is to raise awareness about the high consumption of electricity and on climate change. Our three regions turned off the lights of their central buildings and offices for one hour.

# OUR PEOPLE = OUR DRIVING FORCE

Our people mobilize to achieve our collective goals.

Our employees' well-being equals the health of our company.

## EMPLOYEE PROFILE

	Puerto Rico, US Virgin Islands and Tortola	United States
Average age	39.67	40.47
Full time	6,836	598
Reduced week	41	-
Part time	465	59
Temporary	45	-
<b>Total</b>	<b>7,387</b>	<b>657</b>
Women	5,025	412
Average age	39.18	39.95
Men	2,362	245
Average age	40.50	41.34

### MINIMUM WAGE INCREASE

In July 2015, the hourly rate for all qualifying employees, based on performance, was increased to \$10.

**1,543 employees** benefited  
**\$2.7 million** investment

## ACKNOWLEDGEMENTS TO OUR PEOPLE AND CORPORATE PROGRAMS

- > **Night of Stars:** This event celebrates employees and branches that stand out in terms of sales and service. The Night of Stars also recognizes the business and support units that had the best results in customer satisfaction surveys and units that have experienced improvements in their results. In 2015, we recognized 86 of our employees.
- > **Popular Excellence Award:** This award recognizes the exceptional performance of employees who exemplify Popular's institutional values. Since the award was launched in 2012, 151 employees have been recognized.
- > **Administrative Professionals:** We recognized the dedication and commitment of 207 administrative employees.
- > **Years of Service:** We celebrated the years of loyalty and commitment of 2,946 employees in 2015.
- > **Corazón Popular:** With this program we recognize employees who embody excellence in all levels of service, with the understanding that customers are our top priority. Since its launch in 2014, we have distinguished a total of 112 employees.



*Christmas Concert for Employees*

- > **Rafael Carrión, Jr. Scholarship Fund:** Through the scholarship fund we grant additional aid to the children of active or retired employees for their academic preparation after high school. We gave \$318,600 in scholarships to 215 students.
- > **Juan A. Cruz Herrera Emergency Fund:** We contributed \$12,000 to support three employees going through personal emergencies. This initiative has benefited more than 98 employees since its inception in 2004.
- > **Christmas Concert:** As a gift to our employees, and in recognition of their dedication and commitment to Popular, every year we celebrate a Christmas concert. This year, 4,782 employees and guests attended.



## HEALTH AND WELLNESS PROGRAM

### Internal Health and Wellness Center

We encourage our employees to achieve optimal health and wellness. We are happy that the Popular Internal Health and Wellness Center is being accessed by a significant number of employees.



**1,529** employees underwent the Annual Checkup

### Health Risk Assessment

The Health Risk Assessment is a process that offers employees a way to determine their health condition. When completed, the employee receives an individualized summary with recommendations on how to maintain or improve their quality of life.



**135** units visited  
**3,009** employees guided  
**1,228** self-assessments completed

### Physical & Sports Training

We have three gyms for the use of our employees, retirees and their dependents.

**This year, we had a total of 41,242 visits:** 27,141 from active employees; 1,664 from retired employees; 3,949 from dependents; and 8,488 from active employees of EVERTEC.

**15,043** participants benefited from spinning, Zumba, pilates, boot camp, yoga, circuit and kickboxing classes.



We have a variety of sports leagues, such as: bowling, basketball, swimming, baseball, tennis, golf and volleyball.

### Health Programs



**Wellness on Wheels**  
Mobile preventive checkup  
**731** participants



**Mammograms route**  
Island wide mobile unit  
**773** participants



**Influenza (flu) vaccination**  
**889** participants



**Health coordinators**  
**326** coordinators

### Family Programs

**Leadership Institute:** Targeted to the teenage sons and daughters of active employees, this program develops skills in leadership, interpersonal relationships, conflict management, peer pressure prevention, decision making, values, self-esteem, among other important tools for personal growth. In 2015, we had 44 participants in this program.

**Summer and Christmas Camps:** Both camp programs are dedicated to creativity and sports activities that benefit dependents of active and retired employees. In 2015, we had 373 participants in summer and 75 during Christmas.



### FINANCIAL WELL-BEING

In an effort to enhance the financial security of our employees, we increased the employer contribution to our Savings & Investments Plan.

Popular adds **50 cents** for every \$1.00 that employees contribute, up to **6%** of the participant's compensation in each payroll period. **This increases the maximum employer contribution up to 3%.**

### Savings & Investments Plan Employee Participation

**98%**  
of employees  
in Puerto Rico  
(+8% compared  
to 2014)

**97%**  
of employees in  
the United States  
(+12% compared  
to 2014)

In 2015, more than **300** employees participated in the four personal finance workshops.

## PROFESSIONAL DEVELOPMENT OPPORTUNITIES FOR OUR PEOPLE

Our main goal is to attract, retain and develop our talent by providing tools that allow them to perform their work efficiently and effectively. In 2015, through the **Development Center**, we offered workshops and guidance on business, customer service, regulatory compliance, organizational development and programs focused on improving efficiency.

In 2015, we held **776 sessions** with a total of **17,290 participants** that offered professional development programs to our executives, leaders and professionals.

- > **Leadership Academy for Executives:** During 2015 the first group completed the Executive Leadership Academy (2013-2015). A total of 50 Division Managers and all members of the Senior Management Team participated.
- > **Lean Six Sigma:** Through this efficiency program, which uses collaborative efforts to improve the performance of the institution, we achieved \$1.2 million in cost reductions.
- > **Supervisor Workshops:** This year, 700 supervisors and managers participated in workshops to maximize their leadership skills and professional development.

## PULSO

Through our internal survey, **PULSO**, we hear the opinion of our employees regarding different aspects of their work environment.

**83% of employees participated**  
(+9% compared to 2014)



**The General Satisfaction with Popular Index**  
increased to 4.04 (satisfied/very satisfied)  
out of 5.00 (compared to 3.98 in 2014).

*Leadership Development Program, Managers' Academy*

## DIVERSITY

We are committed to cultivating and promoting a diverse work environment. Our Board of Directors approved a new Diversity Policy and appointed the Senior Vice President of the Our People Division as our Corporate Diversity Officer. In addition, in order to analyze our current situation, Popular is conducting a self-evaluation. The results of this evaluation will be used to create a Strategic Plan for Diversity and Inclusion for the Institution, which will help us to promote and foster a diverse and inclusive work environment.



*Collaborative painting from the participants of **Puerto Rico Mío**, a program that integrates the arts into the school curriculum to stimulate students' performance.*



## FOCUS 2016

In 2016 we continue to implement initiatives that benefit our stakeholders. We are focusing on three fundamental areas:

### INNOVATION

We are firmly committed to discovering and launching new technologies that transform our systems. These processes and tools keep us at the forefront of the technological advancements that helps us to be more efficient.

### DIVERSITY

2016 is an important year in the implementation of the Diversity and Inclusion Policy at Popular. We are creating and expanding an inclusive corporate community in all areas of our Institution.

### LEADERSHIP DEVELOPMENT

Our employees' professional and personal development is essential to our organization's success. We are committed to offering our employees the educational resources necessary to provide excellent service to our clients.



