

# PRODUCTS & SERVICES

## DEPOSITS

### Peso Deposits

- Checking
- Savings
- Time
- Long Term Negotiable Certificate of Deposits

### Foreign Currency Deposits

- Savings
- Time

## DEPOSIT SUBSTITUTE

- Promissory Notes

## LOANS

### Commercial Loans

- Revolving Credits
- Term Loans
- Trade Finance
- Fleet and Floor Stock Financing
- Project Finance
- Receivable Financing
- Sustainable Energy Financing

### Consumer Loans

- Housing Loans
- Auto Loans
- Motorcycle Loans
- Property Equity Credit Line

### Agribusiness Loans

- Crop Loans

## Leasing

- Finance Lease
- Operating Lease
- Full Service Operating Lease
- Lease Syndication
- Receivable Rediscounting

## MICROFINANCE

- Microloans
- Microsavings
- Microinsurance

## INTERNATIONAL BANKING (HONG KONG)

- Multi - Currency Time Deposits
- Global Investment Management Accounts
- Foreign Currency Bonds
- Foreign Currency Global Funds
- Foreign Currency Equities, Structures and Securities
- Letters of Credit and Trade Financing
- Foreign Exchange

## PAYMENTS & SETTLEMENT SERVICES

### Self-Service Banking Channels

- Express Phone
- Express Online
- Express Mobile
- Express Teller ATM
- BPI Trade

### **Card based Products**

- Debit Card
- Credit Card
- Prepaid Card

### **Payment and Settlement Facilities**

- Cashless Shopping
- Bills Payment
- Funds Transfer
- Remittance
  - Direct Credit-to-Account
  - Door-to-Door
  - Branch Pick-up
  - Bank-to-Bank
- Cellphone Reloading

### **Corporate Cash Management**

- ExpressLink
- Collections
- Disbursements
- Liquidity Management

### **Correspondent Banking Services**

- Peso Vostro Services
- USD Vostro Services

## **ASSET MANAGEMENT & TRUST**

### **Corporate and Institutional Fund Management**

- Employee Retirement/Benefit Funds
- Pre-need/Insurance Company Funds
- Religious/Educational/Institution/  
Foundation Funds
- Mutual Funds
- Provident Fund Administration
- Employee Savings Fund
- Enhanced Value Funds

### **Personal Wealth Management**

- MyPortfolio
- Living Trust

### **Investment Funds**

- BPI Short Term Fund
- BPI Premium Bond Fund
- ABF Philippines Bond Index Fund

- BPI Institutional Fund
- BPI Balanced Fund
- BPI Equity Fund
- BPI Global Equity Fund
- BPI Global Philippine Fund
- Philippine Dollar Bond Index Fund
- BPI International Fund Plus

### **Custody and Special Purpose Trusts**

- Custodianship/Safekeeping
- Securities Custodianship Account (SCA)
- BPI Investment-Linked Limited  
Structure (BILLS)

### **Traditional Trust Services**

- Mortgage Trust Indenture
- Asset/Mortgaged-backed Security
- Escrow Agency

## **INVESTMENT BANKING**

### **Capital Raising**

- Debt Underwriting
- Equity Underwriting
- Loan Syndication
- Project Finance
- Acquisition Financing Securitization

### **Financial Consultancy/ Advisory**

- Mergers and Acquisition
- Capital Restructuring
- Financial Planning
- Liability Management

## **DEALERSHIP AND BROKERAGE**

### **Sovereign Debt Instruments**

- Philippine Sovereign Instruments
  - Treasury Bills and Notes
  - Retail Treasury Bonds
  - Republic of the Philippine Bonds
- Asian Sovereign Bonds

## Private Securities

- Bank Bonds
- Commercial Papers
- Trade Receivables and Acceptances
- Corporate Promissory Notes and Bonds
- Mutual Funds
- Equities

## Foreign Exchange

- Spot Foreign Exchange
- Forward Foreign Exchange
- Foreign Exchange Swaps
- Cash Collateralized Forwards
- Forwards with Margin
- Non-deliverable Forwards

## Derivatives

- Interest Rate Swaps
- Cross Currency Swaps

## INSURANCE SERVICES

### Life

- Individual Life (Term, Whole Life, Endowments, Variable Life)
- Group Life

### Non-life

- Fire
- Motor
- Engineering
- Marine and Aviation
- Bonds
- Personal Accident
- Casualty
- Trade Credit
- Travel

### Pre-need

- Pension Plans
- Educational Plans

### Reinsurance

## ANCILLARY SERVICES

### Call Center Services

### Economic Research

### Investment Research

- Fixed Income Research
- Equities Research

### Bank Statement Services

- Statement Printing
- Letter Shopping