

PRODUCTS AND SERVICES

DEPOSITS

Peso deposits

Checking
Savings
Time

Foreign Currency Deposits

Savings
Time

Deposit Substitute

LOANS

Commercial Loans

Revolving Credit
Term Loans
Trade Finance
Fleet & Floor Stock Financing
Project Finance
Receivables Financing
Property Equity Credit Line
Franchising Loans

Sustainable Energy Financing

Energy Efficiency Loans
Renewable Energy Loans

Consumer Loans

Auto Loan
Housing Loan
Business Loans
 Franchising Loan
 Term Loan
 Credit Line
Personal Loans

Agribusiness Loans

Piggery
Poultry
Post-Harvest

Leasing

Finance Lease
Operating Lease
Full Service Operating Lease
Lease Syndication
Trade Receivable Discounting

Microfinance

Microsavings
Microinsurance
Wholesale Microfinance Loans
Retailer Loans
Multipurpose Loans

Global Investment/Wealth Management Services (Hong Kong)

Multi-Currency Time Deposits
Consumer Loans
Global Securities (Broker/Dealer)
 Account
Foreign Currency Bonds
Foreign Currency Investment Funds

Foreign Currency Equities
Investment Management Account
Foreign Exchange

PAYMENTS & SETTLEMENT SERVICES

Self-Service Banking Channels

Express Phone
Express Online
Express Online Kiosks
Express Mobile
Express Teller ATM
Express Deposit Machines
BPI Trade

Cards and Payments

Debit Card
Credit Card
Prepaid Card
Merchant Payment Facilities

Payment and Settlement Facilities

Bills Payment
Funds Transfer
Remittance
 Credit to a BPI/BPI Family Saving
 Bank/BPI Direct Account
 Cash Pick-Up
 Door-to-Door
 Credit to Other local Bank's Account
 Gift Remittance
Prepaid Reloading

International Wire Payments

Transaction Banking

Cash Management
 ExpressLink
 Collections
 Disbursement
 Account and Liquidity Management
Trade Finance

Financial Institutions Depository Services

Peso Vostro Services
USD Vostro Services

ASSET MANAGEMENT & TRUST

Institutional Fund Management

Fund Management Solutions

Corporate and Institutional Funds
 Corporations
 Educational Institutions
 Religious Organizations
 Foundations
 Pension and Provident Funds
Other Fiduciary Solutions
 Mortgage Trust Indenture
 Escrow Agency

Wealth Management

Living Trust/Long-term Living Trust
Investment Management Account/
Long-term Investment Management
Account
MyPortfolio

Investment Funds

BPI Investment Funds
BPI Short Term Fund
BPI Money Market Fund
BPI Premium Bond Fund
BPI Balanced Fund
BPI Philippine High Dividend
Equity Fund
BPI Equity Value Fund
BPI Global Philippine Fund
BPI Global Bond Fund-of-Funds
BPI Global Equity Fund-of-
Funds
Odyssey Funds
Odyssey Peso Cash
Management Fund
Odyssey Peso Income Fund
Odyssey Peso Bond Fund
Odyssey Diversified Capital
Fund
Odyssey Diversified Balanced
Fund
Odyssey Philippine Equity Fund
Odyssey Philippine High
Conviction Equity Fund
Odyssey Emerging Market Bond
Fund
Odyssey Philippine Dollar Bond
Fund
Odyssey Asia Pacific High
Dividend Equity Fund
Odyssey Tax Exempt Peso Fixed
Income Fund
Odyssey Tax Exempt Philippine
Equity Fund
BPI Index Funds
ABF Philippines Bond Index
Fund
BPI Philippine Equity Index Fund
Philippine Stock Index Fund*
Philippine Dollar Bond Index
Fund
Mutual Funds*
ALFM Money Market Fund
ALFM Peso Bond Fund
ALFM Euro Bond Fund
ALFM Dollar Bond Fund
ALFM Growth Fund
Other Mutual Funds managed and
distributed by BIMi:
Ekklesia Mutual Fund
Bahay Pari Solidaritas Fund

*BPI Investment Management Inc.,
a wholly-owned subsidiary of BPI,
is the fund manager and principal
distributor of the ALFM Mutual Funds,
including the Philippine Stock Index

Fund, Bahay Pari Solidaritas Fund and
Ekklesia Mutual Fund. BPI serves as
investment advisor to all the
mutual funds managed and
distributed by BPI Investment
Management, Inc.

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
Corporate Valuation
Business Divestment
Strategic Legal Advisory
Private Placements

Dealership and Brokerage

Proprietary Investments

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

Selected Developed Sovereign Bonds

Asian Sovereign Bonds

Private Securities

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

Broker/Dealer of Philippine Equities

Securities Custodianship
Fundamental Research
Corporate Actions
Initial Public Offering
Tender Offering
Stock Rights Offering
Stock Split
Stock Dividend
Cash Dividend
Property Dividend
Warrants

Foreign Exchange

Foreign Exchange Spot
Foreign Exchange Forwards
Foreign Exchange Swaps
Foreign Exchange Cash
Collateralized Forwards
Non-deliverable Forwards

Derivatives

Interest Rate Swaps (IRS)
Cross Currency Swaps (CCS)
Non Deliverable Swaps (NDS)

INSURANCE SERVICES

Life

Individual Accounts
Variable Life/Unit Linked
Plans
Whole Life
Accident and Health
Term Life
Credit Life (Credit Card)
Accidental Protection Plan
(Credit Card)
Savings Protection Plan
(Credit Card)

Corporate Accounts
Group Term Life
Group Accident
Group Credit Life
Group Critical Illness

Non-Life

Fire
Motor
Engineering
Marine & Aviation
Bonds
Personal Accident
Casualty
Trade Credit

ANCILLARY SERVICES

Call Center Services

Economic Research

Investment Research
Fixed Income Research
Equities Research

Bank Statement Services

Statement Printing
Letter Shopping