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

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 (CCCS)
- 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