



BPI Business Banking

Presentation and Q&A



AVP Eloisa Aquino of BPI Business Banking

- Regional Sales Head – NCR
- BPI Business Banking Segment



BUSINESS BANKING



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OBJECTIVES

- To briefly discuss SMEs in the Philippines and their importance
- To introduce the Business Banking Segment



DRIVERS OF GROWTH

SMEs are the backbone of our economy

MICRO



**P0 to
P3M**
Asset size

SMALL



**>P3M
to P15M**
Asset size

MEDIUM



**>P15 to
P100M**
Asset size



99.58%

Enterprises in the PH

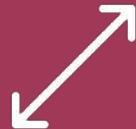
64.67%

Jobs created

SME PAIN POINTS

Filipino small businesses are important drivers of economic growth but are more vulnerable to disruption and challenges.

01



Expansion in the
New Normal

0
2



Big Dreams,
Small Wallets

0
3



Needs that change
with time

MSME

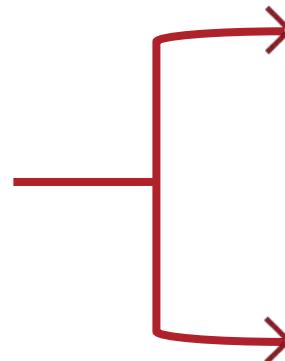
MICRO, SMALL & MEDIUM ENTERPRISES



Banko
A subsidiary of BPI
2016



 **BPI** BUSINESS BANKING
2018



JUNE 2022

 **BPI** BUSINESS BANKING

 **BPI** INSTITUTIONAL BANKING

BB Table of Organization



BB Target Market



NATIONAL DEFINITION: ASSET

| Enterprise | Employee No. | Asset Limits |
|------------|--------------|-----------------|
| Medium | 100 to 199 | > P15M to P100M |
| Small | 10 to 99 | P3M to P15M |
| Micro | <10 | Up to P3M |

BPI DEFINITION: REVENUE

| Enterprise | Asset Limit | Revenue Limits | Credit Limits |
|------------|---------------------------|----------------------|--------------------|
| Medium | > P15M to P100M | > P50M to P500M | > P30M |
| Medium | > P10M to P100M | > P10M to P100M | Up to P30M |
| Small | > P3M to P15M | P2-3M to P10M | Up to P3-4M |
| Micro | P0 to P3M | <P2 to P3M | Less than P300K |

BB Strategy

CUSTOMER VALUE PROPOSITION

We are your Ka-Negosyo by making it easier for you to realize your plans and aspirations now, and confidently position your business for long-term growth.



MADALI



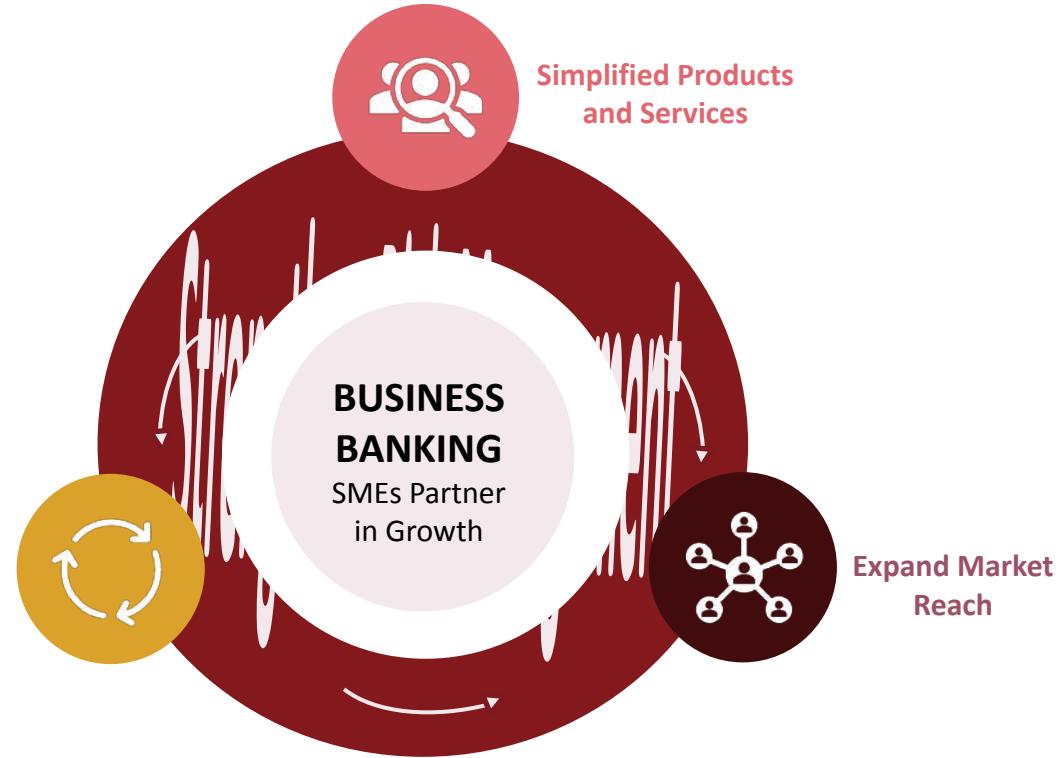
MAGAAN



MABILIS

Customer Value Proposition

Digitalization



Ka-Negosyo

MADALI

Apply for a loan anytime, anywhere with
Ka-Negosyo On the Go

MAGAAN

Flexible financing and payment options
with loan amount from Php300K to Php30M

MABILIS

Minimal documents required; With option to avail
with or without collateral

ELIGIBILITY

- At least 3 years business operations
- Filipino citizen ownership
- At least 2 years Philippine resident tenure



Simplified Product Offering



Ka-Negosyo



KA-NEGOSYO CREDIT LINE

Ideal for recurring business expenses:

- Supplies and inventory
- Employee salaries
- Utilities
- Equipment repair and maintenance
- Sales or distribution costs
- Other unexpected expenses

Grab opportunities as they come:

- ✓ Acts like an extended wallet
- ✓ Immediately draw from funds via BPI Online/Mobile, debit card or check for any on-the-spot expense
- ✓ Renewable every year



KA-NEGOSYO SME LOAN

For SMEs who aspire to:

- Branch out
- Expand product lines
- Purchase new equipment
- Meet other capital expenditures

Convenient Payment Terms

- ✓ Makes the capital expense affordable and light on the pocket
- ✓ Loan can be paid monthly over a long period of time
- ✓ Option to take the loan with or without a collateral



KA-NEGOSYO READY LOAN

For SMEs with seasonal working capital needs:

- Peak business seasons inventory and supplies
- Christmas and holidays stocks

Shorter repayment period for SMEs

- ✓ Repayment is in time with the business' quicker conversion cycles
- ✓ Ideal for businesses with cyclical funding needs

Loan Products



| FEATURES | KA-NEGOSYO CREDIT LINE (KCL) | KA-NEGOSYO SME LOAN (KSL) | KA-NEGOSYO READY LOAN (KRL) |
|--------------|--|--|---|
| Description | A credit line that provides an approved loan amount where the client may draw from anytime during the validity of the loan | A medium-term loan provides a lump sum amount that the borrower repays in equal monthly installments consisting of interest and principal. | A short-term loan provides a lump sum amount that the borrower repays the interest monthly, and the principal amount upon maturity. |
| Tenor | 1 year renewable | 1-5 years (up to 20 years under collateralized PAL program) | 3-6 months |
| Loan Amount | Php 1M – Php 30M | Php 300K – Php 30M | Php 300K – Php 3M |
| Collateral | Clean, Unsecured, Secured, or against Deposits/Investments | Clean, Unsecured, Secured, or against Deposits/Investments | Clean or Unsecured |
| Repayment | Interest payable monthly, principal payable anytime within validity period | Interest and principal spread out equally throughout loan tenor | Interest payable monthly, principal payable anytime on or before maturity |
| Loan Release | Client may draw funds via check, ATM, or any BPI online platform | One-time release through client's BPI account | One-time release through client's BPI account |
| Other KSL | | Special rates under Property Acquisition Loan (PAL) Program extending up to 20-year tenor. | |

“

SME clients are considered the economic lifeblood of our nation, accounting for over 99% of the registered businesses and providing 60% of jobs in the country. The COVID-19 crisis provides a unique opportunity for all of us to be come real heroes to our SME clients.

Our focus is on **Customers First!** Reinventing and reimagining our efforts in helping our SME clients **survive, thrive and succeed.** Provide them with strategic advice and solutions that matter most to their businesses.

We need to **build, strengthen, fortify our relationships** with them to reinforce our position as their **trusted partner for growth and progress.** And in doing so, help them and help us, build a better Philippines.

”

TG Limcaoco
BPI President and CEO



“One of the challenges in SME financing is that their financial requirements are too large for microfinance but are too small to be effectively served by corporate banking models.”



Thank you



Direct BanKo

Presentation and Q&A



Jhoel R. Sanga of BPI Direct BanKo

- Regional Manager – North Luzon
- Physical Channels and Strategy

D.A.T.A. Wave 2024 Information Session

07 November 2024



WHO WE ARE

Who We Are



Our Vision

Building a better Philippines
one family, one community at a time.

Our Mission

As the microfinance and financial inclusion arm of BPI,
we are the trusted financial partner
of the **masang Pinoy**, giving them a
better life today and nurturing their
future, through easy access
to affordable financial solutions.



Who We Are



29%
market share
in microfinance of
banks



365
BPI BanKo
Branches
and Branch Lite Units



₱67 Bn
in loans
released since launch



Serving
Over 800K
Depositors
Nationwide

BPI Direct BanKo is the **microfinance arm of BPI**. It was first established in 2009 as a partnership among BPI, Globe Telecom and Ayala Corporation. In 2016, BPI took full ownership and merged it with BPI Direct Savings Bank.

BanKo's thrust is to **promote financial inclusion** by providing access to easy, convenient and affordable microfinance products, focusing on **self-employed microentrepreneurs (SEMEs) and the unbanked C2D salaried individuals**.

By strengthening the financial capacities of its clients, BanKo aims to create a positive impact in their quality of life, and ultimately, contribute to the country's economic growth.

THE MARKET WE SERVE

Expanding the target market to C2D with SEME at core

SEME

"Ka-partner na mag-ti-tiwala"



SEME Profile:

Small licensed businesses. Usually, **with a fixed location/stall, individual or family operated** (e.g. eatery, sari-sari stores, wet market vendors)

Technographics:

They have **discomfort in doing financial transactions online** and face to face still gives them a sense of security.

Needs:

- Simple loan that can be done **without going to branches** and disrupting the normal day
- Simple and quick way to **receive payments at no / minimal cost**
- Safekeeping & convenient **access to cash** without having to leave his business

SALARIED INDIVIDUALS

New Market



"Yung mag-gui-guide sa akin para maging confident ako"

Salaried Individuals Profile:

Public & private salaried employees **with stable positions** (e.g. office workers, factory workers, teachers, call center agents)

Technographics:

Tech-savvy but use of **technology tend to be limited to networking and entertainment** consumption

Common Needs:

- Sending money to loved ones **at no / minimal cost**
- Safekeeping & convenient **access to cash**
- Simple loans that can be paid by **smaller installments**

The SEME Market We Serve

- Wholesale and Retail Trading
- Manual Services
- Food Services
- Manufacturing



BanKo also serves the Agriculture Industry

- Banana
- Vegetable
- Copra
- Crab
- Poultry



The C2D Salaried Individuals We Serve



Office Staff



Office Admin



Professionals / Registered Nurses



Supervisors / Managers



Call Center Agents



Cashiers



Housekeeping / Cleaners



Security Guards



Waiters



Factory Workers

The Communities We Serve



Agilever Farmers



JFC Farmers



PASCO



Hapinoy



TODA



Project HOPE



Samahan ng Kababaihan



Fast Deal

WHAT WE DO

What We Do

Financial Inclusion & Microfinance Solutions



BORROW

- Simpleng requirements
- Mababa ang hulog
- Mabilis na approval



SAVE

- Simpleng requirements
- May kita ang ipon
- Libreng padala



PROTECT

- Proteksyon para sa negosyo at pamilya



**Sa BanKoMare at BanKoPare,
may totoong Kausap Ka!**



NegosyoKo Loan



**NegosyoKo Loan
is a micro-business loan product tailor-made for
Self-Employed Micro Entrepreneurs (SEME).**

Product Features

NegosyoKo Loan



Easy on the pocket

- Loan amount ranging from P15K to P500K
- 6 to 60 months loan term
- Weekly, Bi-Monthly, Monthly repayment frequency



Simple Requirements

- Business Permit
- Valid ID
- Utility Bill



Fast Approval

- 3 to 5 banking days upon submission of complete documents



Low Interest

- Lowest in micro-business loans

“Pandagdag kapital para sa negosyo.”

Product Features



Loan from PHP 2,000 up
to PHP 250,000



Flexible Repayment Terms –
from 7 days up to 36
months



Loan Approval – 3 to 7
Banking Days



Simple Requirements to
apply for a loan –
NO COLLATERAL
NEEDED!



No Bank Account
Needed to apply for a
loan



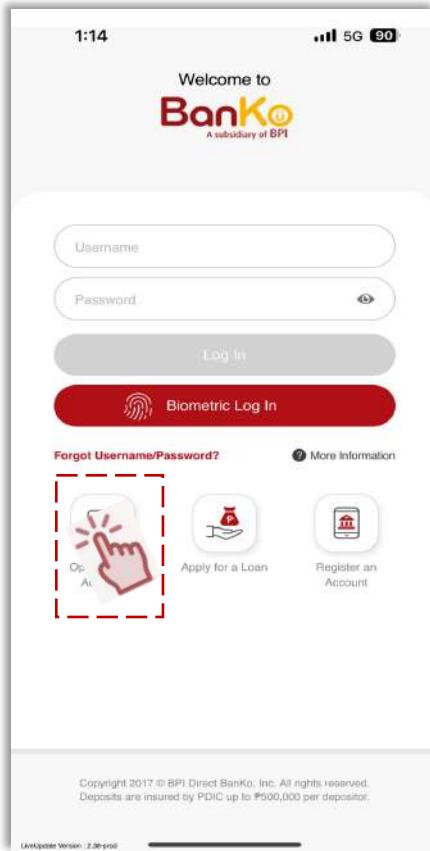
Apply, Repay and Manage
your loan via
BanKo Mobile App

PondoKo Savings



**BanKo offers deposit products
that make saving easy and affordable.**

Madaling Mag-Open ng Savings Account



Simpleng requirements

😊 Isang ID lang

ZERO

FREE



Madaling i-maintain

😊 No required maintaining balance

Libreng Padala

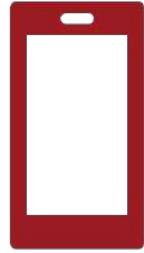
😊 Free Send Money to any local bank account or e-wallet via Instapay

Madaling Mag-Withdraw

😊 May kasamang ATM Card pa!

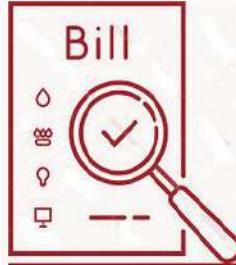
Transactions you can do

Buy Load



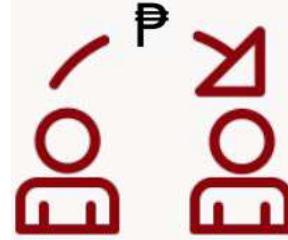
- You can load for any network: Globe, TNT, SMART, Sun
- Load is credited in real-time
- With 2% Rebate

Pay Bills



- More than 70 billers
- No need to enroll the biller

Send Money



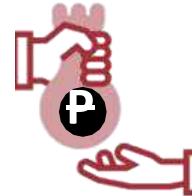
- Libreng Padala
- Free InstaPay transactions



Secure Assist Lite

**Personal Accident MicroInsurance
that provides financial benefits:**

- Accidental death and permanent disability
- Hospital cash assistance
- Burial cash assistance
- Property cash assistance



Credit Life

**Life MicroInsurance provides financial
benefits due to any cause of death**

- Proceeds are paid to the remaining loan amount first, remainder to beneficiary

“Proteksyon para sa negosyo at pamilya.”

WHERE WE ARE

Where We Are



BanKo is present in **77 out of 82 provinces**

- 125 Cities
- 230 Municipalities

BanKo has 365 branches, **99% are in areas outside NCR**

- 37% in Urban (132)
- 63% in Rural (224)

BanKo is the sole representative of BPI in 152 locations

Where We Are

BanKo
CASH AGENT



Cash Agents accept and disburse cash on BanKo's behalf in connection with the following self-service transactions of customers:

1. Deposit & withdrawal performed by the customer on his bank account;
2. Loan payments
3. Bills payment
4. Prepaid Phone Load

As of August 31, 2024:

BanKo Cash Agents = 1,239 open doors and 203 ACTIVE doors

Where We Are



10 BOT
G
Vans

30 Brand
Ambassador
s

Banko also **penetrates strategic neighborhoods and trading areas through Banko-on-the-Go** a dressed-up multi-cab that moves around from one barangay to another, prioritizing areas where Banko Branch cannot reach.

Banko Brand of Service

Bilang isang BankoMare o BankoPare, patuloy naming ipinapadama sa aming mga kliyente ang serbisyong **maasahan, malalapitan at nagtitiwala.**

We always keep in mind that we are not in the business of selling loans, but rather, in the **business of making our clients business grow.**

We also provide our clients the **knowledge on financial matters** needed to **take confident actions** that meet their personal, family and business goals.

Para masabi namin na sa **Banko, may ngiti ang bukas mo.**



THANK YOU!





BPI Trade

Presentation and Q&A



Rico Locsin

- Client Acquisition Officer at BPI Securities Corp.
- Holds certifications as a Securities Representative (SEC) and is a Certified Securities Specialist (PSE)

BPI Trade: Your First Steps in Investing

Learn the basics, master the platform,
and start your investing journey with confidence at
BPI Trade

BPI Trade 



Presentation Flow

01

Who We Are

BPI Securities is the trusted brokerage arm of BPI, providing expert financial services and stock market access to investors.

02

What is BPI Trade

BPI Trade is our online platform, allowing you to seamlessly buy, sell, and manage your stock investments with ease.

03

Investing 101

Learn the fundamental concepts of stocks, market operations, and how to begin your journey as an investor.

04

Account Opening

Quick guide on the account opening process and requirements to get started with BPI Trade.

05

Wrap-Up & Q&A

Recap what you've learned, get your questions answered, and feel confident to start your investing journey with BPI Trade.



Who We Are

BPI Securities is the trusted brokerage arm of BPI, providing expert financial services and stock market access to investors.



BPI Securities Corp. (BSC), is the stock brokerage arm of the Bank of the Philippine Islands (BPI).



BSC is primarily engaged in the purchase and sale of shares of publicly listed companies at the Philippine Stock Exchange (PSE).



BSC is a wholly owned subsidiary of BPI Capital Corp., the investment banking arm of BPI.



Our Leaders

At the helm of BPI Securities, leading with expertise and vision.



TG Limcaoco

President & CEO
Bank of the Philippine Islands



John-C Syquia

EVP - Head, Corporate
Banking Group
Bank of the Philippine Islands



Junie Veloso

President & CEO,
BPI Capital Corp.



Mark Race

President & CEO,
BPI Securities Corp.

Our Leaders

At the helm of BPI Securities, leading with expertise and vision.



Lester Ong

Treasurer



Juan Paolo Santos

Corporate Secretary



Ivy Carisse Peñalba

Compliance Officer &
Associated Person



Our Mission

To be **the most trusted and respected domestic broker in the Philippines**, who places customers' interest and financial objectives first by offering seamless end-to-end trading convenience; superior objective and expert investment advice; and a robust easy-to-use trading platform

02

What is BPI Trade

BPI Trade is our online platform, allowing you to seamlessly buy, sell, and manage your stock investments with ease.

BPI Trade



BPI Trade is an online stock trading platform that enables clients to post online orders to the Philippine Stock Exchange.

Our platform offers real-time stock market quotes and comprehensive research to help investors make well-informed investment decisions anytime, anywhere.



BPI Trade



Why Trade With Us?



No initial investment required!



Daily reports & recommendations from a
High-Quality Research Team



Free investor education seminars



Dedicated customer service group



Easy-to-use, beginner-friendly trading platform



Benefits of Going Online

Unlock seamless access to the stock market with the convenience and flexibility of an online trading account.



Access to Reliable Research

Having an online trading account gives you access to reliable research reports prepared by experienced and expert professionals. These research reports furnish investors with the proper knowledge to help them make well-informed investment decisions.



Access to stock offerings

Having an online trading account allows you to subscribe to stock offerings such as IPOS, SROS, FOOS, and TOS without having to go to the receiving centers to submit your subscription. Your online trading platform comes with a facility that enables you to do this with just a few clicks on your devices.



Monitor investments in real-time

Online stock trading offers real-time stock market quotes, which enable you to track your investments from anywhere and at any point in time.

Seamless Fund Transfers

Online trading has made funding and transferring of funds very seamless. With the help of advanced technology, clients can do this without having to visit a branch. This saves time and effort and makes investing convenient and easy.

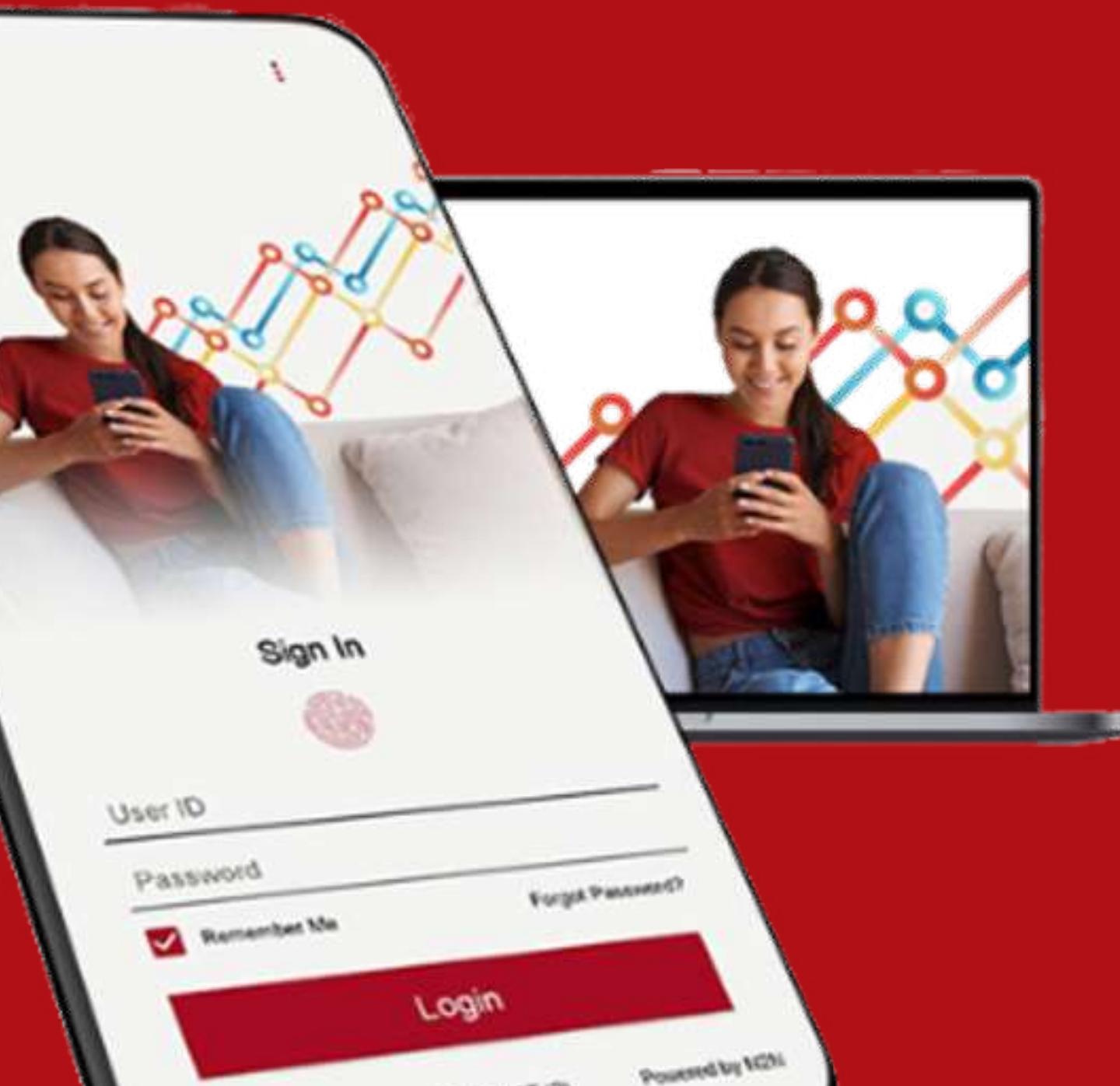
Wealth creation becomes one click away

With online trading, you can execute a trade almost immediately, unlike traditional brokers, where you are required to set up an appointment or call them over the phone to initiate a trade. You can post orders with just a few clicks on laptops, smartphones, and other hand-held devices.



In the pipeline

Discover the exciting new features coming soon to BPI Trade,
designed to enhance your trading experience.



eDeposit

Instant Funding for Your
Trading Wallet



eReserve

Effortless Subscriptions



Fund Market

Access Premiere Funds



eRegistration

Streamlined Account
Opening Process

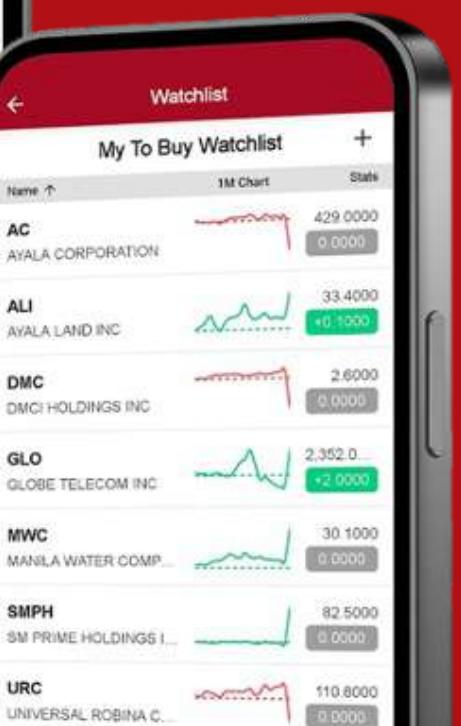
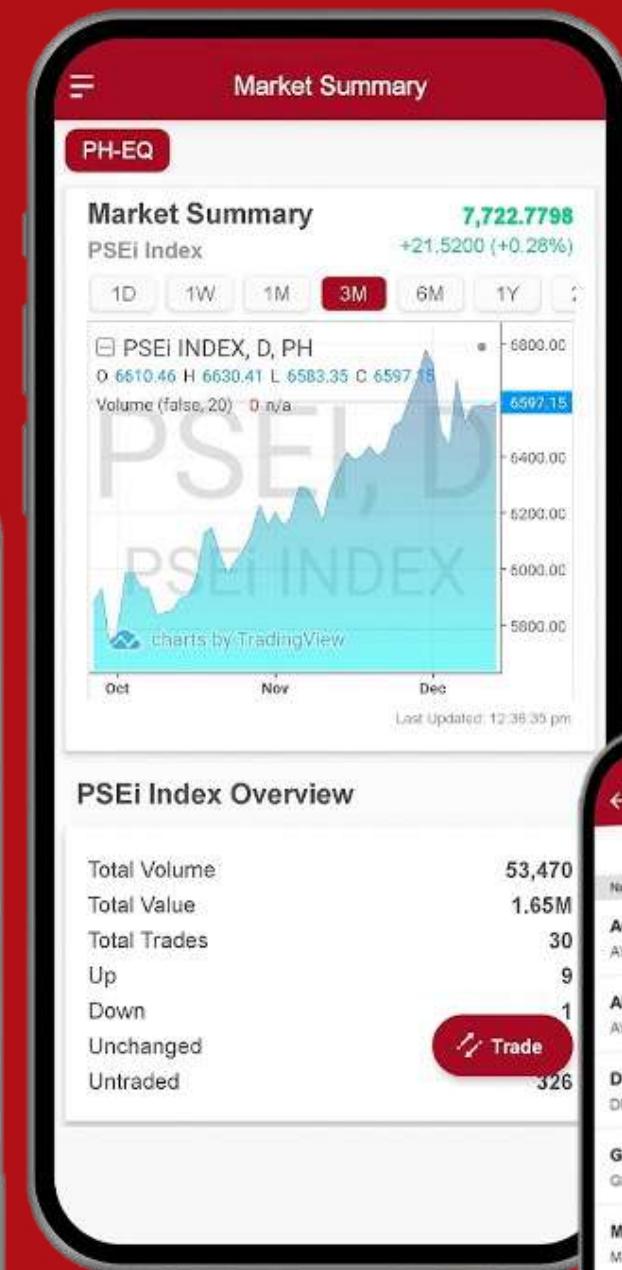
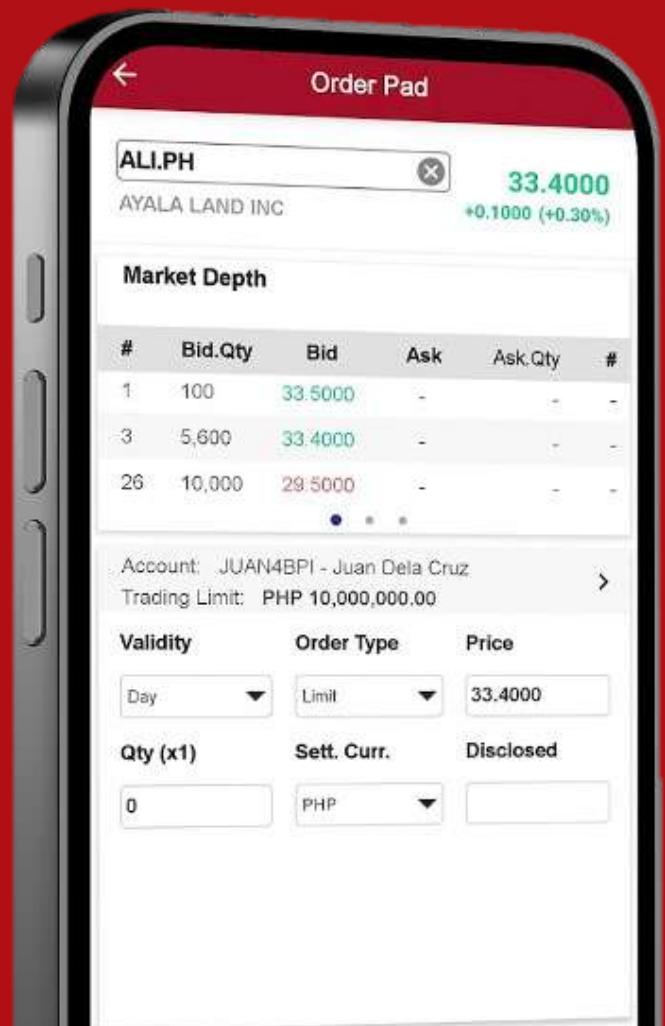


Conditional Orders

Precision in Trading
Execution

Download our apps today!

Scan the QR codes to download the new BPI Trade apps on Android and iOS, and start trading today!



GET IT ON
Google Play



Download on the
App Store

03

Investing 101

Learn the fundamental concepts of stocks, market operations, and how to begin your journey as an investor.



What is Investing?



The process of buying assets that increase in value over time and provide returns



Returns can be in the form of income payments or capital gains



Why invest?



Saving money is important **but is not enough**



Make your money work for you to build wealth and beat inflation

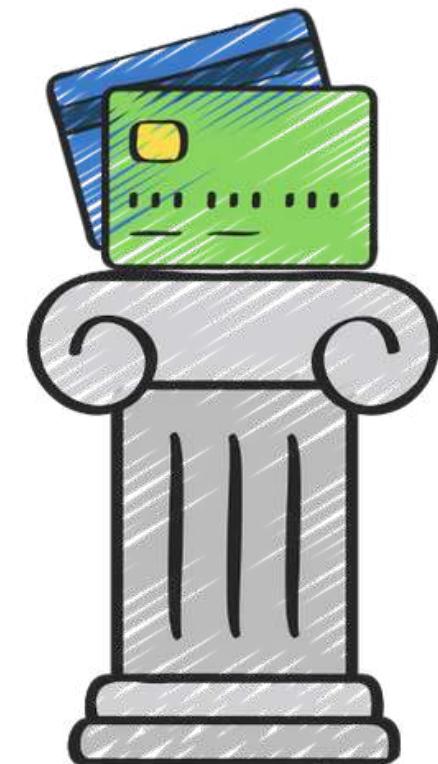


To diversify your assets and portfolio

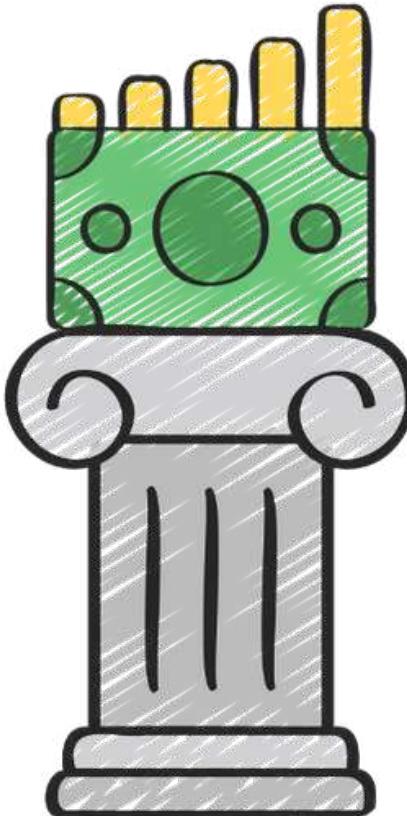
Types of Investment Assets

An overview of the primary investment options, emphasizing their unique characteristics and roles in building a diversified portfolio.

Deposit Products



Money Market



Bonds



Stocks



Alternative





What are stocks?



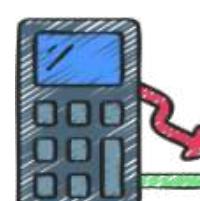
Shares of ownership in a company



Buying shares makes the person a stockholder / shareholder or owner of the company



Stockholders participate in the company's growth & future profits



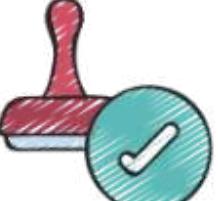
Stockholders may suffer losses if the company performs below expectations



Ownership is proportionate to the number of stocks owned

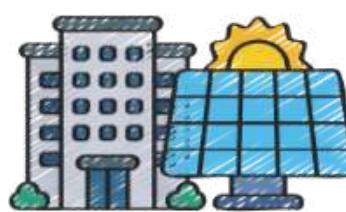
Main Types of Stocks

An overview of the two main types of stocks—common and preferred—highlighting their unique features and roles in investment strategies.

| Common Stock | Ownership | Voting Rights | Liquidation Priority | Dividends | Dividend Rate | Growth Potential |
|---|---|---|--|--|--|---|
|  |  |  |  After Preferred |  If Declared |  Fluctuating |  |
|  |  |  |  Before Common |  |  Fixed |  |



REIT for you?



Invest in *income generating* properties



Pools capital to invest in properties



90% pay-out of *distributable income*



Access to liquidity due to market listing



PSE: Heart of Philippine Trading



Is the centralized location where investors can buy or sell equity securities



The exchange does not own the shares but facilitates & regulates the transaction



The Philippine Stock Exchange (PSE) was established in 1992 after the unification of the Manila Stock Exchange & Makati Stock Exchange



Hard Launch

The motivations behind companies conducting an IPO



Initial Public Offerings (IPO) is when a company offers shares to the public for the first time & is called a primary offering



Listed companies are regulated by the **SEC** and **PSE**

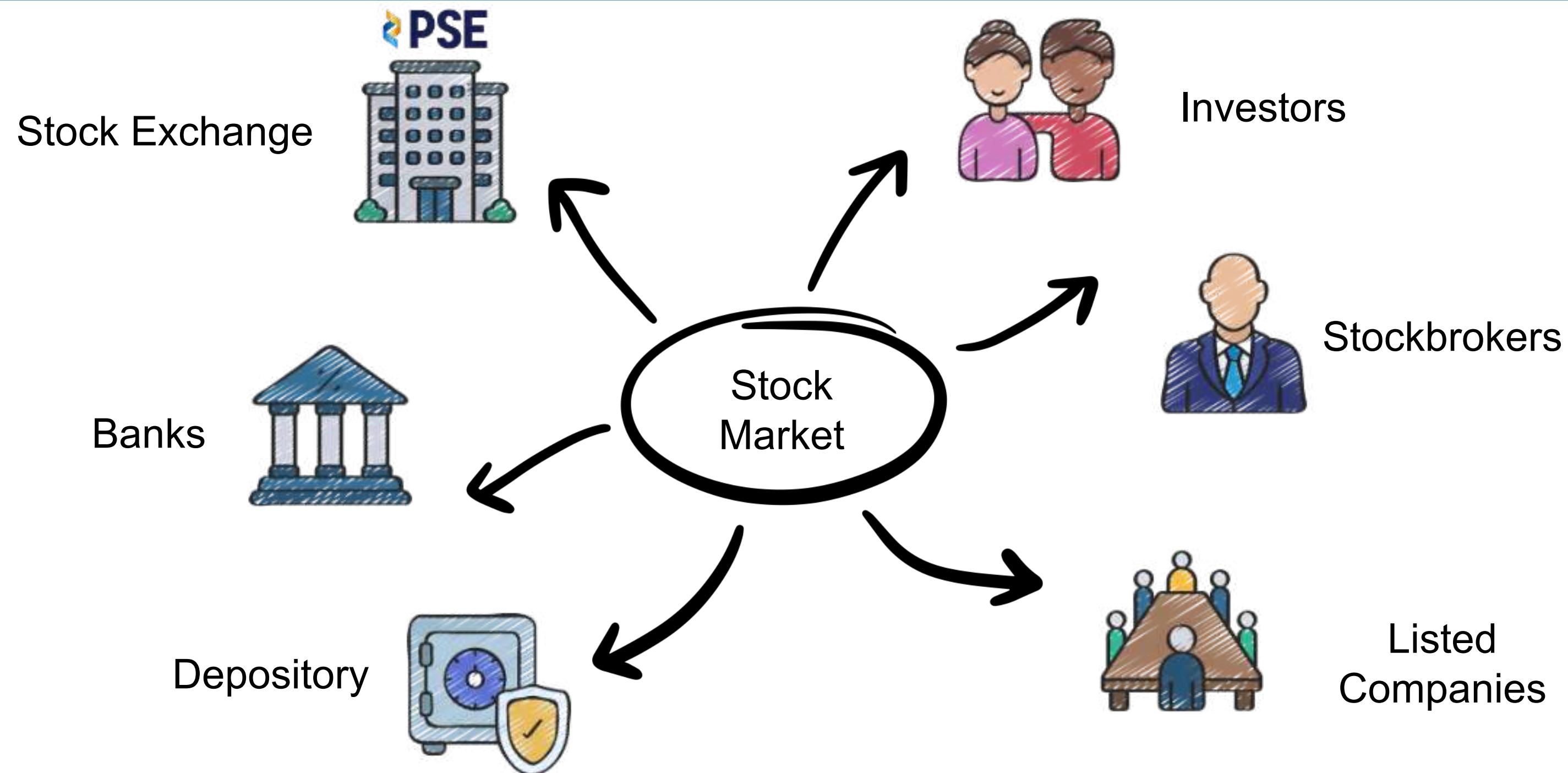


Advantages of hard launching:

- Allows company to raise capital
- Increases brand awareness
- Increases labor market awareness to attract talent
- Unlocks company value

Who's Who in the Stock Market

An overview of the various market participants that influence the local stock market.



Philippine Stock Exchange Index

The PSEi serves as your guide to the performance of top stocks in the Philippines



Is the main index of the PSE



Composed of 30 companies, selected on a specific criteria



An index provides a snapshot of the stock market's overall condition

Wealth Builder

How to profit from stocks

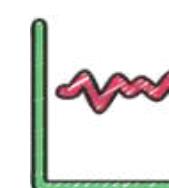
Capital Appreciation



Is the increase in the market price of your stock



The difference between the amount you paid to purchase & the current market price



Stock price may also go down if company does not perform as expected



You can only earn from capital appreciation if you sell your shares.



Wealth Builder

How to profit from stocks

Dividend Income



Represents earnings of the company that are not going to be reinvested in the business



Cash dividends represent earnings declared by the company for every stock



Stock dividend are additional shares given to shareholders at no cost



Dividend income is subject to final withholding tax



04

Account Opening

A quick guide on the account opening process and requirements to get started with BPI Trade.



Requirements

What's needed to open your BPI Trade account?



BPI Bank Account



Enrolled to BPI Online



Tax Identification No. (TIN)



Valid government issued ID



Steps

Follow these steps to open your BPI Trade account!



Go to register.bpitrade.com



Click on 'I have a BPI Account'



Log in using your BPI Online credentials



Fill out the form, download, print & affix
your signature on the PDF FILE

email to: bpitradeapplications@bpi.com.ph

06

Wrap-Up & Q&A

Recap what you've learned, get your questions answered, and feel confident to start your investing journey with BPI Trade.

Thank You!

Follow us on our social media platforms



Traders'
Takedown



@BPItrade



BPI Trade



@bpitrade



@bpitrade172



bpitrade@bpi.com.ph



(02) 8580 4000

BPI Trade The BPI Trade logo consists of the company name in a bold, white, sans-serif font next to a graphic element. The graphic features four overlapping colored shapes: yellow, orange, red, and blue, forming a stylized 'P' shape.