



Private Wealth – Product Suite



Treasury Product Suite

1

Peso-denominated Investments

Government Securities
Corporate Bonds
Bank Issued Securities

2

Foreign Currency-denominated Investments

Sovereign Bonds
Quasi-Sovereign Bonds
Corporate Bonds

3

Derivatives and Structured Investments

Forwards
Swaps
Options
Asset Swaps
Deposit Plus





Peso-denominated Products

Government Securities

Debt instruments, issued and unconditionally guaranteed by the government

You take full credit risk on the issuer

Three types: Treasury Bills (T-bills), Fixed Rate Treasury Notes (FXTN), and Retail Treasury Bonds (RTB)

Corporate Bonds

Unsecured debt instruments, issued by top corporations with relatively strong credit rating

You take full credit risk on the issuer.

Typically issued with tenors of three to 10 years

Bank-Issued Securities

Securities. issued by banks and other financial institutions

You take full credit risk on the issuing bank.

Three types: Long-Term Negotiable Certificates of Deposit (LTNCD), Tier II Capital Notes (Tier II), and Fixed Rate Bonds



Foreign Currency-Denominated Products

Sovereign Bonds

Debt instruments, issued and unconditionally guaranteed by a government
You take full credit risk on the issuing government.

Sample issuers: The Philippines, Indonesia, Korea, Vietnam, Kingdom of Saudi Arabia, and Mexico

Quasi-Sovereign Bonds

Debt instruments, issued by state-owned corporations, with implicit or explicit guarantees

You take full credit risk on the issuing entity.

Sample issuers: Power Sector Assets and Liabilities Management (PSALM), Indon-Quasi Bonds

Corporate Bonds

Unsecured debt instruments, issued by top corporations with relatively strong credit ratings

You take full credit risk on the issuing corporation.

Typically issued with tenors of three to 10 years



Derivatives and Structured Investments

Forwards

A derivative contract between two parties to buy or sell an asset at a specified future time and at an agreed price

Two types: FX Forwards and Bond Forwards

Swaps

A derivative contract between two parties to exchange a series of cashflows over a specific period of time

Three types: 1) Interest Rate Swap (IRS) – Exchanges fixed cashflows to floating cashflows or vice versa; 2) Cross Currency Swap – Exchanges both principal and interest payments in two different currencies; 3) Credit Default Swap (CDS) – The seller of the CDS will compensate the buyer of the CDS in the event of default of the reference entity

Options

A derivative contract that gives the option buyer the right, but not the obligation, to buy or sell an asset at a specified date and at an agreed upon price

Three types: FX Option, Bond Option, and Interest Rate Option

Derivatives and Structured Investments

Asset Swaps

A structured peso investment on a fixed income security and a derivative (FX Forward or a Cross Currency Swap)

You get an enhanced peso yield due to the interest rate differential between the two currencies.



You have PHP and convert this into a foreign currency.



You buy a foreign currency-denominated sovereign or corporate bond.



You enter into an FX Forward or Cross Currency Swap to hedge its FX risk.

Deposit Plus

A structured peso investment composed of a time deposit and a derivative (FX Forward or a Cross Currency Swap)

You receive an enhanced peso yield due to the interest rate differential between the two currencies.



You have PHP and converts this into a foreign currency.



You invest in a time deposit with the bank.



You enter into an FX Forward or Cross Currency Swap to hedge its FX risk.

Trust Products

1

Unit Investment Trust Funds

Peso and Dollar-denominated funds managed professionally and invested in different asset classes

Metro Money Market Fund, Metro Short Term Fund, Metro Balanced Fund, Metro Equity Fund, Metro High Dividend Fund, Metro Philippine Equity Index Tracker Fund, Metro Dollar Money Market Fund, Metro Dollar Short Term Fund, Metro USD Max-5 Bond Fund, Metro Aspire Bond Feeder Fund, Metro Aspire Balanced Feeder Fund, Metro Aspire Equity Feeder Fund

2

Wealth Management

Personalized wealth preservation, optimization & accumulation

Investment Management Arrangement (IMA)
Personal Management Trust (PMT)
Life Insurance Trust (LIT)

Contact Us

Metrobank Private Wealth – Main Contact Person

Yssa Jerusalem

Mobile Number: +63 917 328 6191

Email: privatewealth@metrobank.com.ph



Where We Are

Metrobank Private Wealth Main Office

Ortigas

2F Banker's Plaza Building, J. Vargas St.
cor. San Miguel Avenue, Ortigas
Commercial Complex Center, Pasig City, 1600
Tel No. (632) 638-2937

Metrobank Private Wealth Metro Manila Office

Manila

Downtown Center, 2F Tytana Building,
Plaza Lorenzo Ruiz Binondo,
Manila, 1006
Tel No. (632) 988-7717

Metrobank Private Wealth - Provincial Offices

Angeles Main

Henson Street Angeles City, Pampanga
Tel No. (to follow)

Davao

Davao Center, Magsaysay Avenue,
cor. J. Dela Cruz Street Davao City, 8000
Tel No. (6382) 296-6649

Bacolod

2F Sales Hub, Metrobank Capitol Branch Capitol
Shopping Center, Bacolod City 9000
Mobile No. (63) 917-7017904

Cagayan De Oro

2F Metrobank CDO Main Branch Corrales Ave.,
Cagayan de Oro City 9000
Mobile No. (632) 09177243472

Cebu

GF Metrobank Plaza, Fuente Osmeña Boulevard, Cebu City, 6000
Tel No. (6332) 254-7534

Batangas

Metrobank - Batangas Main Branch
Corner J.P. Rizal & P. Burgos Sts. Batangas City
Mobile: (63) 917-8290530
VOIP: 31990



This presentation is for general guidance only. It is not intended to provide the sole basis of any evaluation or treatment of the market commentary discussed herein. Past performances are not necessarily an indication of future performances. No guarantees are provided. Terms provided herein are for discussion purposes only and are subject to the final terms as executed by the parties in separate definitive agreements. Although the information contained herein is believed to be reliable, Metropolitan Bank & Trust Company (“Metrobank”) does not make any representation as to its accuracy or completeness. You should consult your own professional advisers prior to entering into any agreement. You acknowledge that Metrobank is not in the business of providing legal or other advice and assumes no responsibility whatsoever.

The Metropolitan Bank and Trust Company is a commercial bank licensed to do business in the Philippines. Its business includes active trading and market making in foreign exchange, securities and derivatives as well as other business. The bank’s traders, and other professionals may provide oral or written market commentary or trading strategies to our clients that reflect opinions that are contrary to the opinions expressed herein or the opinions expressed in research reports issued by our Research Departments, and our market making, investing and lending businesses may make investment decisions that are inconsistent with the views expressed herein. In addition, the professionals who prepared this material may also produce material for, and from time to time, may advise or otherwise be part of our trading desks that trade as principal in the securities mentioned in this material. This material is therefore not independent from our interests, which may conflict with your interests. We and our affiliates, officers, directors, and employees, including persons involved in the preparation or issuance of this material, may from time to time have "long" or "short" positions in, act as principal in, and buy or sell the securities or derivatives (including options) thereof in.

The scenario analyses and examples are for illustrative purposes only, and do not purport to contain a comprehensive analysis of risk/reward of the product/strategies contained herein.



Meaningful Banking

