

BANKING - Banking and Financial Institution

Lesson 1 Classification of Banks

Brief history of Banks in the Phil.

The Bangko Sentral ng Pilipinas acts as the central monetary authority of the Philippines

- The country's central bank was created in July 1993 in accordance with the provisions of the 1987 Philippine Constitution and the New Central Bank Act of 1993.
- The BSP took over from Central Bank of Philippines, which was established on 3 January 1949, as the country's central monetary authority.
- It supervises the operations of banks in the Philippines and provides policy directions in banking, credit, and money matters.

3 Main Categories

1. Rural and Cooperative Banks

2. Thrift or Savings Bank

3. Universal or Commercial Banks

- Offer the widest variety of banking services among financial institutions.
- They also represent the largest single group, resource-wise, of financial institutions in the country.
- Universal banking can be defined as a banking system that offers a wide range of banking and financial services (like insurance, development banking, investment banking, commercial banking, and other financial services) in comparison to traditional banking institutions; in simple terms, it can also be understood as a combination of all three services that is retail banking, investment banking, and wholesale banking. This system offers asset management, deposits, payment processing, investment advisory, underwriting, securities transactions, financial analysis, merchant banking, factoring, mutual funds, credit cards, auto loans, insurance, housing finance, retail loans, etc.
- Under the General Banking Law of 2000 (GBL), a **universal bank** is defined as a commercial bank with the additional authority to exercise the powers of an investment house and invest in non-allied enterprises. An ordinary commercial bank does not have that authority.
- All enterprises not otherwise specified as allied (whether financial or non-financial) would be classifiable as non-allied. Thus, investments in mutual funds (as opposed to their management companies) would be considered as non-allied.

What bank products and services are offered by BDO?

- BDO is a full-service universal bank that provides a complete array of industry leading products and services to the retail and corporate markets including Lending (corporate, middle market, SME, and consumer), Deposit-taking, Foreign Exchange, Brokering, Trust and Investments, Credit Cards, Corporate Cash Management and Remittances. Through its subsidiaries, the Bank offers Leasing and Financing, Investment Banking, Private Banking, Bancassurance, Insurance Brokerage and Stock Brokerage services.
- BPI is a universal bank and together with its subsidiaries and affiliates, it offers a wide range of financial products and solutions that serve both retail and corporate clients.
- MetroBank, Established in 1962, the Metropolitan Bank & Trust Company has become the premier universal bank and among the foremost financial institutions in the Philippines.
- With a history spanning more than 50 years, it aims to deliver meaningful banking to Filipinos everywhere.
- It boasts diverse product portfolio including investment banking, thrift banking, leasing and financing, bank assurance, and credit cards.
- It offers a full range of services to large local and multinational corporations, middle-market and SMEs, high net-worth individuals and retail segment.
- Universal banks are advanced commercial banks that offer an exclusive range of services under one roof. They are updated versions of commercial banks, but not all commercial banks are universal.

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