



BDO 金融银行

CHINA DESK

金融银行简介

Introduction of BDO Unibank, Inc.

bdo.com.ph/cn

We find ways[®]

董事长寄语 Message from the Chairperson



“我们在2021年的表现证明了BDO发展的强劲与可持续性。”

尊敬的股东，

我们在2021年的表现证明了BDO发展的强劲与可持续性，我们的财务业绩体现了公司业务在2020年的转机，并最终恢复了正常。

我们以创新的方式满足客户不断变化的需求。在社区隔离的限制下，我们在遵守严格的安全规章的同时，坚持分支机构的开放，甚至亲自前往，为因疫情而行动不便的客户提供服务。此外，我们还改善电子银行服务，推出BDO Pay电子钱包。

在客户最需要我们的时候，我们将随时提供产品及服务，这是我们回应客户的方式，而从更大范围来看，这也是一个负责任的企业为经济发展做出的贡献。

此外，我想对BDO的管理层及所有员工表达谢意，感谢他们对公司的领导和奉献，同时，感谢客户和股东们坚定不移的信任与忠诚。

未来，我们将以新的焦点，极具活力，向前迈进。寻找方法以更好的满足我们的客户、员工以及社区的需求。

敬启，

Teresita T. Sy
董事长

总裁兼首席执行官寄语 Message from the President and CEO



“截至2021年底，我们开始在所有业务领域恢复增长势头，净收入相较上一年度增长51%。”

尊敬的股东，

2021年对我们来说是充满挑战的旅程。我们年初的目标是恢复疫情前的运营，并确保我行的产品和服务能照常为客户提供并使用。

然而，完成恢复如常的目标并不容易。在今年3月和8月，由于COVID 变种的感染激增，我们恢复了警戒级别，再次需要进行严格的封锁和限制。如此反复阻碍我行恢复正常运行，但尽管面临挑战，我行仍积极应对。

我们保持了分支机构的开放并遵守隔离规定。我们在每个 BDO 分支机构都实施了安全措施，以保护我们的客户和员工。我很自豪地注意到，现在 99% 的 BDO 员工已完成疫苗接种，另外，47% 的员工在 2022 年的前两个月内完成了加强针的接种。

尽管面临各种限制，我们仍不断致力于发展数字基础设施，使我行的服务更便于访问和使用。BDO 客户现在可以在线开设账户、分行内部的交易可实现无纸化，以及使用生物识别或二维码在ATM进行无卡交易。上述这些便利都经由同业首个银行自有的数字钱包-- BDO Pay实现。

截至2021年底，我们开始在所有业务领域恢复增长势头，净收入相较上一年度增长51%。这一成功离不开我行强大的营运和品牌实力、客户的信任与忠诚，尤其是我们员工的竭力付出。

无论疫情持续与否，BDO都将继续开展业务、建设未来。以“*We Find Ways*”的服务理念为动力，我们期待能持续满足客户不断变化的需求，促进改善我们所在的社区，并为国家的进步做出贡献。

敬启，

Nestor V. Tan
总裁兼首席执行官

BDO 金融银行

BDO Unibank, Inc.

BDO是一家全方位的综合银行。在菲律宾，它提供了多种领先同业的高质量服务和产品，其中包括贷款（公司和零售）、存款、国际汇兑、经纪业务、信托与投资、信用卡、零售现金卡、企业现金管理与汇款等。另外，BDO的附属机构可提供投资银行业务、私人理财、融资租赁、农村银行、人寿保险、保险、线上及柜台股票经纪等服务。

BDO银行同时为客人提供数字银行服务方案，使客人可以享受更为方便、快捷、安全的银行服务。通过严谨且有选择性的收购后，BDO进一步发展，凭借其雄厚的实力，蓄势待发以扩展新市场。截至2021年12月31日，BDO无论在总资产、贷款总额、存款总额、资产管理规模和资本金，还是全国分行和ATM网络均为菲律宾最大的银行。

BDO is a full-service universal bank in the Philippines. It provides a complete array of industry-leading products and services including Lending (corporate and consumer), Deposit-taking, Foreign Exchange, Brokering, Trust and Investments, Credit Cards, Retail Cash Cards, Corporate Cash Management and Remittances in the Philippines. Through its local subsidiaries, the Bank offers Investment Banking, Private Banking, Leasing and Finance, Rural Banking, Life Insurance, Insurance Brokerage and Online and Traditional Stock Brokerage Services.

The Bank also offers digital banking solutions to make banking easier, faster, and more secure for its clients. Through selective acquisitions and organic growth, BDO has positioned itself for increased balance sheet strength and continuing expansion into new markets. As of December 31, 2021, BDO is the country's largest bank in terms of total resources, customer loans, deposits, assets under management and capital, as well as branch and ATM network nationwide.

附属联营机构

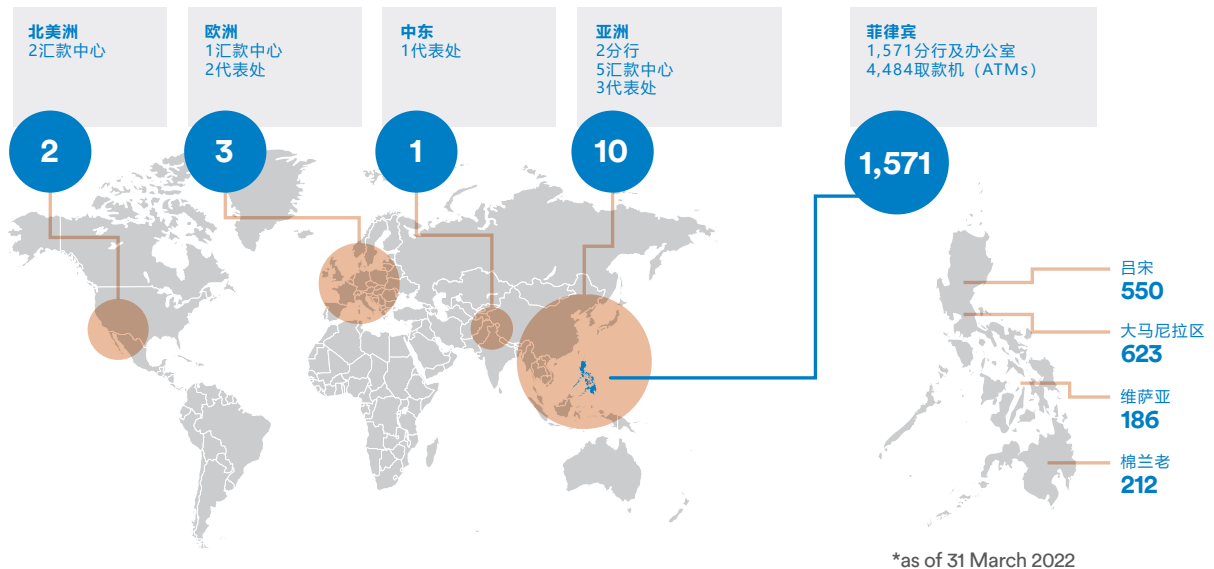
Subsidiaries and Affiliates

主要附属及联营机构 Major Subsidiaries and Affiliates

- **BDO资本投资公司**
BDO Capital and Investment Corporation
- **BDO保险经纪行**
BDO Insurance Brokers, Inc.
- **BDO金融公司**
BDO Finance Corporation
- **BDO私人银行**
BDO Private Bank, Inc.
- **BDO证券公司**
BDO Securities Corporation
- **PCIB证券公司**
PCIB Securities, Inc.
- **BDO Life保险控股公司**
BDO Life Assurance Company, Inc.

海内外机构设置

Domestic and International Network



金融银行业绩

BDO Performance



*以菲币计。截至2021年12月31日 *In Philippine Peso. As of December 31, 2021

BDO中国部

BDO China Desk

专为旅居菲律宾的中国人提供综合金融服务 Serving the banking needs of China nationals in the Philippines

- BDO中国部专为在菲的中资企业，或于菲国居留、就业、求学、投资、经商的中国人办理各种不同的金融业务
- BDO中国部团队经过专业培训，皆为精通中、英、菲及闽南语的金融专业人才，可随时为客户提供优质服务
- BDO中国部致力为客户打造最具创意的系列服务产品，以期成为名副其实‘We Find Ways’的大众首选银行
- BDO China Desk caters to the banking needs of Chinese enterprises and citizens residing, studying, investing and doing business in the Philippines.
- BDO China Desk is composed of finance professionals, proficient in Mandarin, English, Filipino, and Fookien, who can provide quality service to customers anytime.
- BDO China Desk is committed to find ways in creating and providing the most innovative range of products and services for customers, with an aim to be the public's preferred bank.

銀行产品及服务 Bank Products and Services

投资咨询服务、国内私人募集、筹资咨询

Investment Advisory, Private Placement with Domestic Investors, Capitalization Advisory

直接股权投资、金融证券、承销固定收益债券、财务咨询、承销股票发行

Direct Equity Investment, Securitization, Fixed Income Underwriting, Financial Advisory, Equity Underwriting

项目融资、定期贷款、流动资金贷款、小型企业贷款

Project Finance Loan, Term Loan, Working Capital Loan, Small Business Loan

贸易结算、出口押汇、信用证、信托收据

Trade Settlement, Export Bills Purchase, Letter of Credit, Trust Receipts

金融租赁、经营租赁、应收帐款融资、仓储融资

Financial Lease, Operating Lease, Receivables Financing, Floor Stock Financing

公司信托账户、机构信托基金、托管服务

Corporate Trust Account, Institutional Trust Fund, Escrow Services

职员福利/退休基金管理
Employee Benefit/Retirement Fund Management

现金管理服务

Cash Management Services

信用卡(万事达、美国运通、维萨、银联)

Credit Cards (Mastercard, American Express, VISA, UnionPay)

汇款

Remittance

人寿与非人寿保险

Life and Non-Life Insurance

储蓄、支票和定期存款等账户(菲币、美元及其他外币)

Savings, Checking and Time Deposit Accounts (Peso, Dollar and other foreign currencies)

产权结构

Ownership Structure

The SM Group

与国内最大集团协同发展

Harnessing synergies with the country's largest conglomerate



零售 Retail

当地最大的零售连锁店，全国共计3,215家门店（68家SM商场，1,539家奥特莱斯精选零售店，61家SM超市，52家SM高端超市，1家Mindpro商场，214家Savemore超市，73家WalterMart超市和1,207家Alfamart便利店）

Largest local retail chain with 3,215 stores nationwide (68 The SM Store, 1,539 specialty retail outlets, 61 SM Supermarkets, 52 SM Hyper-markets, 1 Mindpro, 214 Savemore, 73 WalterMart, and 1,207 Alfamart).

金融服务 Financial Services

国内金融界的引领者
拥有BDO及中兴银行股权

Biggest domestic banking operations Interests in BDO and China Bank

房地产 Property

大型的东南亚头部开发商之一，主营lifestyle商场和住宅开发，是占主导地位的国内商场开发商/运营商，在非商场达78家，总建筑面积达890万平方米（另有7家购物中心在中国）

One of the leading property developers in South East Asia with strong presence in lifestyle mall operations and residential developments. Dominant domestic mall developer/operator - 78 malls in the Philippines with GFA of 8.9 mn sqm (with 7 more malls in China).

可接触到的SM客户

- 超17,000 菲律宾当地租户
- 超 9,500 供应商
- 日均客流量440万 (疫情前, 未含中国)
- 集团内部业务
- 为SM房地产项目提供房屋抵押贷款

开发新商机

- SM集团的品牌商誉
- 产品联合开发

SM 的专业

- 熟悉中端市场
- 精通零售市场和房地产板块

分行位置优势

- SM 商场内的分行及提款机 (ATM)

Access to SM's customer network

- Over 17,000 PHL tenants
- More than 9,500 suppliers
- 4.4 million average daily foot traffic (pre-pandemic; not including China)
- In-house business
- Home mortgage financing for SM property projects

New business opportunity

- Goodwill from the SM franchise
- Joint product development

SM expertise

- Middle market knowledge
- Expertise in retail market and real estate

Branch locations

- Branches, ATMs in SM malls

各机构颁发的奖项与表彰

Institutional Awards and Citations

最佳银行 Best Bank	最佳投资银行 Best Investment Bank	最佳私人银行 Best Private Bank	最佳公司管理 Best Corporate Management	最佳资产/现金管理 Best Asset / Cash Management
Alpha Southeast Asia	Asiamoney	Alpha Southeast Asia	Global Good Governance Awards 2021	Alpha Southeast Asia
FinanceAsia	Asian Banking & Finance	Asiamoney	Corporate Governance Asia	Best Cash Management Bank
Global Finance	Global Finance	FinanceAsia	MORS Group	Best Cash Management Solution & Best Receivable Solution
The Banker Bank of the Year, Philippines	World Finance	Global Finance	Enterprise Asia	Asian Banking & Finance Wealth Management Platform of the Year
Reader's Digest Platinum Award – Bank Category	BDO Capital & Investment	The Asset	Asian Banking & Finance COVID Management Initiative Of The Year	The Asset
	The Asset			Reader's Digest Gold Award – Investment Fund Category

最佳股权/债券/ 基金投资管理 Best Equity / Bond / Fund Investment Management	最佳金融衍生品投资 投资管理 Best Financial Derivatives Investment Management	最佳并购/投资项目 Best M&A / Investment Project	优质服务/零售 Best Service / Retail	卓越领导力 (个人) Best Leadership (Individual)
The Asset	The Asset	Alpha Southeast Asia	Asiamoney	Corporate Governance Asia
Reader's Digest	Best in Treasury and Working Capital	The Asset	Global Good Governance Awards	Teresita T. Sy-Coson Chairperson
Alpha Southeast Asia	FinanceAsia	Best IPO Deal	3G Championship Award In Service Excellence 2021	– Asian Corporate Director of the Year Awardee
Best Retail Dollar Bond Deal of the Year Best Sovereign Bond Deal of the Year	Best Broker in the Philippines	Best Local Currency Green Bond	The Asset	– Asia's Best CEO
Best Equity House in the Philippines: BDO Capital & Investment	Alpha Southeast Asia	Best Corporate Bond Deal	Best Service Provider – Cash Management, Philippines	Nestor V. Tan President & CEO
Best Equity Deal of the Year, Philippines	Best FX Bank for Structured Hedging Solutions & Proprietary Trading Ideas (2019 - 2021)	Best Syndicated Loan(Vietnam) Deal	Alpha Southeast Asia	– Asian Corporate Director of the Year Awardee
Best IPO Deal of the Year in the Philippines	Best FX Bank for CCS, IRS, Forward & Options Hedging (Corporates, Fls & SMEs) (2021)	Asian Banking & Finance	Best Retail Broker – BDO Security	– Asia's Best CEO
Best Retail Dollar Bond Deal of the Year Best Sovereign Bond Deal of the Year	Best Corporate Treasury Sales and Structuring Team (2019 - 2021)	Mergers and Acquisitions Deal of the Year - Philippines (2021)	Reader's Digest	Dalmacio D. Martin EVP & Treasurer
		Domestic Project Infrastructure Finance Deal of the Year	Gold Award – Personal Loans Category	– Asia's Best CFO
				Luis S. Reyes, Jr. EVP
				– Best Investor Relations Professional (Philippines)

BDO中国部

BDO China Desk

如需咨询相关事宜，请查询www.bdo.com.ph/cn，
或请发送电子邮件至chinadesk@bdo.com.ph

电子邮箱：chinadesk@bdo.com.ph
网址：www.bdo.com.ph/cn

BDO热线中文服务

BDO Customer Contact Center
Chinese Language Services

银行服务： (+632) 8631-8000 (按键1、7)
信用卡服务： (+632) 8631-8000 (按键1、7、1)
国际免费拨打电话： (国际区号) 10800-163-4487 (中国电信)

BDO厦门代表处

Xiamen Representative Office

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