

Investing in Government Securities

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The
Bureau of the Treasury
Funding the Republic



WHAT ARE GOVERNMENT SECURITIES?



GOVERNMENT

- Form of funding to augment the budget for financing projects, social services, debt repayments, etc.
- Debt obligation of the government to investors



INVESTORS

- Investment outlet for investors; usually the fixed-income part of their portfolio (asset in their books)
- Generally for conservative investors as GS is virtually risk-free investment

CURRENCY

PHP, USD, CNY, JPY, EUR

TENOR

91D, 182D, 364D, 3Y, 5Y, 10Y, 20Y, 25Y

LISTING LOCATION

Domestic vs External

INTEREST RATE

Discount, Fixed Coupon Rate, Floating Rate

Financial Goals

These are targets (i.e. milestones, status, things, events) in the future that require money.



Travel



Education



Home Purchase



Healthcare



Family Expenses



Retirement



Understanding **INVESTMENT OPTIONS** to maximize your resources

WHAT ARE THE TYPES OF GOVERNMENT SECURITIES?



Modality	Features
Treasury Bills (T-Bills)	<ul style="list-style-type: none">• Maturity: 91, 182, and 364 days• Interest Payment: None. (Sold at a Discount)• Minimum Investment: Varies from bank to bank• Can be sold easily via secondary markets
Treasury Bonds (T-Bonds/FXTNs)	<ul style="list-style-type: none">• Maturity: Up to 25 years• Interest Payment: Semi-annual• Minimum Investment: Varies from bank to bank• Can be sold easily via secondary markets

WHAT ARE THE TYPES OF GOVERNMENT SECURITIES?



Modality	Features
Retail Treasury Bonds (RTBs)	<ul style="list-style-type: none">• *Special issuance• Php or USD denominated• Maturity: Up to 25 years• Interest Payment: Quarterly• Minimum Investment: Php5,000.00• Can be sold easily via secondary markets
<i>Premyo Bonds</i>	<ul style="list-style-type: none">• *Special issuance• Maturity: 1 year• Interest Payment: Quarterly• Minimum Investment: Php500.00• Hold to maturity• Quarterly draw for cash and non-cash prizes


WHAT ARE THE TYPES OF GOVERNMENT SECURITIES?



Modality	Features
Republic of the Philippine Bonds (ROPs)	<ul style="list-style-type: none">• Currency: USD, JPY, RMB, EUR• Maturity: Up to 25 years• Interest Payment: Semi-annual• Minimum Investment: Varies from bank to bank• Can be sold easily via secondary markets

Treasury Bills (T-Bills)

02-04-02



REPUBLICA NG PILIPINAS
KAGAWARAN NG PANANALAPI
KAWANIHAN NG INGATANG-YAMAN
(BUREAU OF THE TREASURY)
Intramuros, Manila

Funding the Republic

Public Offering for Treasury Bills

Auction Date: February 11, 2019 Cut-off Time : 1:00 P.M.

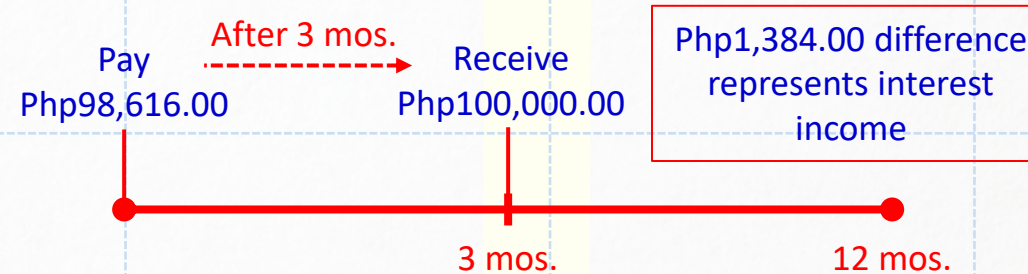
T-Bill	Series	Amount	Issue/Settlement Date/s	Maturity Date/s
91-day	PIBL1218E132	P 6,000B	02-13-2019	05-15-2019
182-day	PIBL1218H265	P 6,000B	02-13-2019	08-14-2019
364-day	PIBL1219B063	P 8,000B	02-13-2019	02-12-2020
	Total	P 20,000B		

Features:

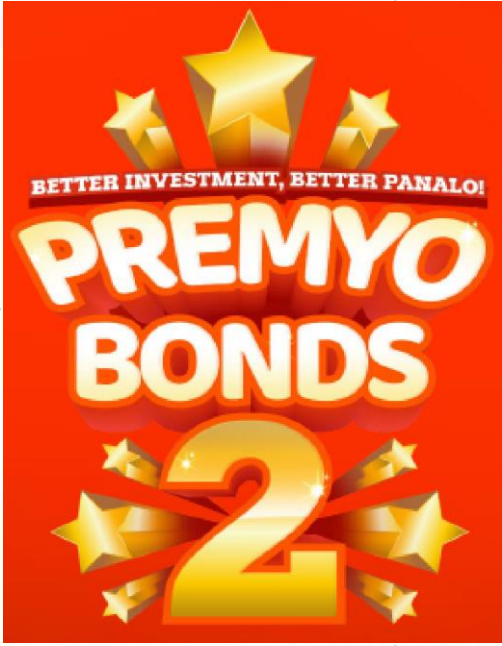
- Issued by the **Republic of the Philippines** through the BTr
- Sold at a discount
- Available via banks
- Tenors: 91, 182, and 364 days
- Higher earnings potential than CASA or TD/SSAs

Illustration: (Concept of Discount)

Face Value : Php100,000.00
Interest Rate : 5.550% p.a.
Tenor : 91 days or 3- months
Purchase Price : 98.616
Cash Outlay : Php98,616.00



INNOVATIVE ISSUANCES



Summary Terms of the Offering



Issuer



Tenor

5 years
to mature in 2029

Interest Rate

6.250% p.a.

Frequency of Interest Payment

Quarterly

Status

**Direct, unconditional,
unsubordinated, and
general obligation
of the Republic**

Issue Managers



Summary Terms of the Offering

Eligible Investors



Individuals,

Corporates,
Cooperatives
Retirement Funds,
Provident Funds

Minimum Investment

Php 5,000.00

*and in increments of
Php 5,000.00 thereafter*

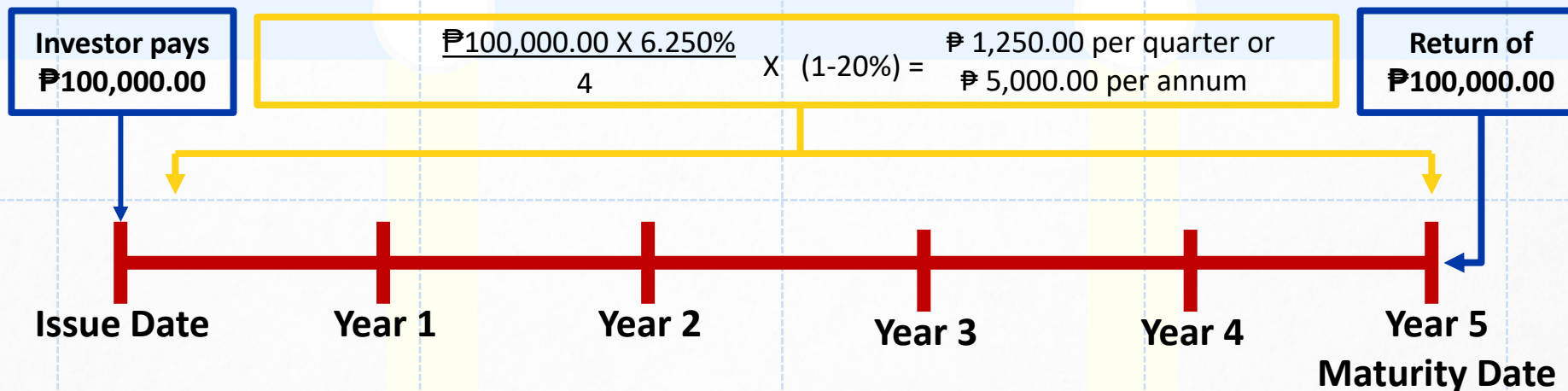
Taxation

**20% Final Withholding
Tax on Interest Income***

**Not applicable for tax-
exempt institutions.*

Retail Treasury Bonds – Primary Market (New)

Series	: RTB 30
Face Value	: ₱100,000.00
Purchase Price	: ₱100.00 (at par)
Issue Date	: February 28, 2024
Maturity Date	: February 28, 2029
Tenor	: 5 Years
Coupon Rate	: 6.250% p.a. (subject to 20% final withholding tax)
Coupon Frequency	: Quarterly



How to Invest

Over-the-Counter



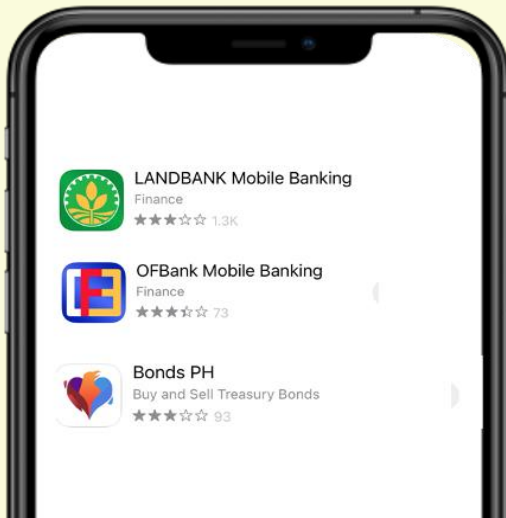
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Invest via treasury.gov.ph



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Mobile Banking App



OF Bank
Mobile Banking App



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KEY FEATURES AND BENEFITS FOR INVESTORS



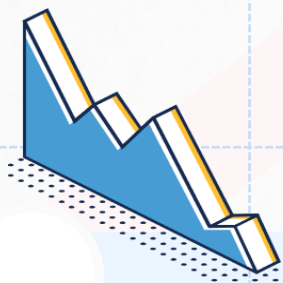
LOW RISK INVESTMENT

- Essentially Risk Free
- Direct obligation of the Republic



AFFORDABLE*

- Minimum investment of ₱500- ₱5,000
- ZERO Fees



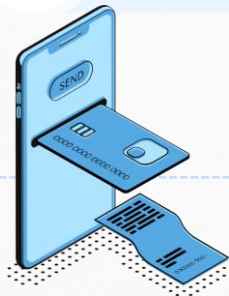
RELATIVELY HIGHER YIELD

- Higher than Time Deposits



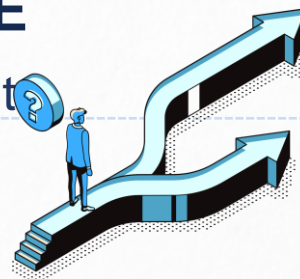
QUARTERLY FIXED INTEREST PAYMENTS*

- Regular cash flows



CONVENIENT & ACCESSIBLE

- Use existing CASA as settlement account
- Online investment channels



NEGOTIABLE & TRANSFERABLE

- Can be bought and sold on any banking day**

** Subject to prevailing market rates

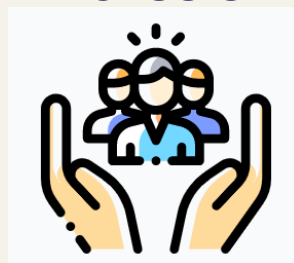
BENEFITS FOR THE REPUBLIC

COST-EFFECTIVE



- Cost and risk considerations
- Channel savings to support the rehabilitation and growth of the economy and the country

FINANCIAL INCLUSION



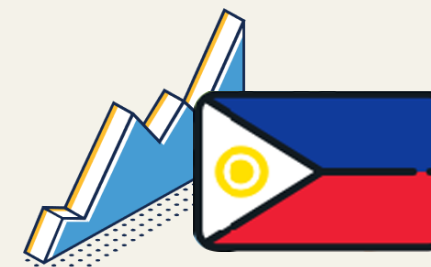
- Promotes financial inclusion through affordable and convenient features

ECONOMIC RESILIENCY



- Less reliance on FX reduces the Country's vulnerability to global economic shocks

CAPITAL MARKET DEVELOPMENT



- Reflects market and investor confidence on the economy
- Enables the country to borrow globally at more competitive rates and at more reasonable terms

DIRECT PARTICIPATION IN NATION BUILDING

Every Peso invested is directed towards the country's priority projects and programs, financing much needed social services, investments, and economic recovery



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FINANCIAL LITERACY FOR THE FILIPINO

Financial Literacy for Filipino

Visit the FILII app at filiapp.treasury.gov.ph

For questions or concerns: filisupport@treasury.gov.ph

THANK YOU



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Facebook Page : [BTr Region VI](#)