RTBs, A PROVEN EFFICIENT FUNDING SOURCE FOR PROGRESS

**PHP 2.6 TRILLION**
ISSUED FROM 2001 TO 2020

RTB Issues

PHP billions
RTBs aim to provide retail and individual investors with a safe and affordable investment outlet, with a minimum of only ₱5,000 required to participate.

~51% of Investors from RTB 20 to RTB 22 are Retail and Individual Investors

- **RTB 20**: ₱255 Bn, 19% Individuals, 33% Retail
- **RTB 21**: ₱122 Bn, 22% Individuals, 36% Retail
- **RTB 22**: ₱236 Bn, 16% Individuals, 28% Retail
RTBs are debt-instruments issued by the Republic via the BTr that pays periodic interest payments, with the eventual return of the Principal on maturity date, and are made available to the investing public.

WHY RETAIL TREASURY BONDS (RTBs)?

BENEFITS FOR THE REPUBLIC

COST-EFFICIENT
- Lower cost than borrowing abroad
- Savings translate to more resources to support the rehabilitation and growth of the country and its economy

FINANCIAL INCLUSION
- As part of the BTr’s thrust to promote financial inclusion, RTBs are an effective way to tap retail investors with its affordable and convenient features

ECONOMIC RESILIENCY
- Less reliance on FX reduces the Country’s vulnerability to global economic shocks

CAPITAL MARKETS DEVELOPMENT
- The success of RTB issuances reflects the degree of investor confidence on the economy
- Enables the country to borrow globally at more competitive rates and at more reasonable terms

PARA SA PROGRESO!
DIRECT PARTICIPATION IN NATION BUILDING

Every Peso invested in RTBs is directed towards the country’s emergency, recovery and resiliency funds, financing the fight against the effects of the COVID-19 pandemic.

Unemployed Filipinos

Infrastructure to help The country’s healthcare system

The Government provides for these programs via a combination of internal revenues (taxes) and borrowing.

PARA SA PAG-AHON NG PILIPINAS!
AFFORDABLE
• Minimum investment of ₱5,000
• ZERO Fees

LOW RISK INVESTMENT
• Essentially Risk Free
• Direct obligation of the Republic

RELATIVELY HIGHER YIELD
• Higher than Time Deposits

CONVENIENT & ACCESSIBLE
• You can transact at major banks and simply use your existing CASA as your settlement account
• You can now also purchase RTBs from the BTr’s online facility (www.treasury.gov.ph) as well as the Bonds.ph mobile app

QUARTERLY INTEREST PAYMENTS
• Pays interest every quarter

NEGOTIABLE & TRANSFERABLE
• Can be bought and sold on any banking day*
  * Subject to prevailing market rates
RTBs: PRIMARY MARKET

PROGRESO BONDS CALCULATOR

Indicate the amount of your deposit and see why it’s better to invest in RTBs.

**PROGRESO BONDS**
- Amount: ₱50,000
- Interest Rate: 2.625%
- Return after 5 years: ₱5,250.00

**TIME DEPOSIT**
- Amount: ₱50,000
- Interest Rate: 1.125%
- Return after 5 years: ₱2,250.00
HOW TO INVEST

Visit any Authorized Selling Agent

OR

Visit www.treasury.gov.ph

OR

Download BONDS.PH on your mobile phone
Today, we launched the Philippines' first mobile app that will allow small investors to conveniently buy retail treasury bonds (RTBs). With this new, hassle-free way of earning from RTBs, I encourage everyone to invest in the PROGRESO Bonds.

The bonds.ph app was launched today and I took part by investing myself. For as low as ₱5,000, you can avail of the government’s Retail Treasury Bond. These are accessible, low-risk, and fair-yield investments.

Philippine Treasury is Asia Pioneer in Leveraging Distributed Ledger Technology (Blockchain) for Treasury Bonds

Philippines Launches Blockchain-Based App for Bond Investment with UnionBank and PDAX
### Account Creation
- E-mail and mobile number verification
- KYC and verification process
- Upload of valid ID (Passport, Driver’s License, SSS/TIN)
- Selfie with ID
- Verification takes a maximum of 72 hrs

### Cash-in/out
- **instaPay**
- **PESONet**
- **GCash**
- **PayMaya**

### Purchase Bonds
- Minimum amount of 5,000 and maximum amount of 500,000 pesos per transaction
- RTBs at par value during offer period (until August 7, 2020)
- Can redeem bonds prior to maturity if investment is made through the app