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METROPOLITAN BANK AND TRUST COMPANY

BACAO CEPZ BRANCH

## *FIELD STUDY*

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*College of Economics, Management  
and Development Studies*

**CAVITE STATE UNIVERSITY**

*Indang, Cavite*

*April 2007*

**METROPOLITAN BANK AND TRUST COMPANY**  
**BACAO CEPZ BRANCH**

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**(major in Economics)**



*Metropolitan Bank and Trust Company, Bacao*  
*CEPZ branch*  
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**April 2007**





Republic of the Philippines  
**CAVITE STATE UNIVERSITY**  
Indang, Cavite

**COLLEGE OF ECONOMICS, MANAGEMENT AND  
DEVELOPMENT STUDIES**

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**Title : METROPOLITAN BANK AND TRUST COMPANY  
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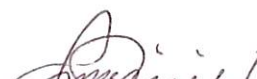
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## **ABSTRACT**

**DILIG, DANIEL JOSEPH R. Metropolitan Bank and Trust Company (Metrobank), Bacao CEPZ Branch, Bacao II, Diversion Road, General Trias, Cavite. Undergraduate Field Study. Bachelor of Science in Business Management, major in Economics. Cavite State University. Indang, Cavite, April 2003. Adviser: Dr. Nelia C. Cresino.**

A three-month field study was conducted from December 14 2006 to March 13, 2007. The study aimed to apply the knowledge gained in the classroom to actual operation of the bank. Specifically, it aimed to describe the organization, management and operation of the bank; identify the problems encountered; and recommend feasible solutions to the problems identified.

Data used in the study were gathered through personal interviews with the employees and participation in the banks activities and operations. Other data were gathered through the internet and bank's records.

The Metropolitan Bank and Trust Company, commonly known as Metrobank, is the largest bank in the Philippines in terms of assets with PhP630 billion (\$12.6 billion) (P50=\$1) as of September 2006 and is also the largest Philippine bank in terms of overseas presence. It has a diverse offering of financial services from regular banking to insurance. As a universal bank, Metrobank provides a host of deposit, savings, and loan products as well as electronic banking services like internet banking, mobile banking, and phone banking, not to mention its huge ATM network. Metrobank is also the leading provider of trade finance in the country.

The Metrobank Group has a combined network of over 800 local and international branches/offices, remittance offices and subsidiaries worldwide. It has 557

domestic branches and 32 offices in New York, Hong Kong, Tokyo, Osaka, Seoul, Pusan, Guam, Taipei, Kaohsiung, Madrid, Barcelona, Vienna, Rome, Bologna, Milan, Singapore, Chicago, Hawaii, and Shanghai.

One of the problems encountered by the New Accounts Department was the system failure or what we call offline. If this happen, all operations and transactions were stopped. The department also encountered manpower complement which is addressed by the Human Resource Management.

The author was assigned in assisting the New Accounts department. Answering phone calls and counting coins were the basic activities done. Other activities were sorting and filing bank statements; typing, sending and filing of various documents, such as letter of transmittal, warning letter, letter for dormant accounts, debit and credit memos, and daily foreign exchange rate including Time Deposit rate and Treasury-bills.

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**METROPOLITAN BANK AND TRUST COMPANY<sup>1/</sup>**  
**BACAO CEPZ BRANCH**

**Daniel Joseph R. Dilig**

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<sup>1/</sup> A field study report submitted to the faculty of the Department of Management, College of Economics, Management and Development Studies, Cavite State University, Indang, Cavite in partial fulfillment of the requirements for graduation with the degree of Bachelor of Science in Business Management major in Economics with Contribution No. F2007-BM02-001. Prepared under the supervision of Dr. Nelia C. Cresino.

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**INTRODUCTION**

A bank is a business entity that provides banking services for profit. Traditional banking services include receiving deposits, lending money and processing transactions. Some banks issue (called banks of issue) banknotes as legal tender. Many banks offer ancillary financial services to make additional profit like selling insurance products, investment products or stock broking.

Currently, in most jurisdictions, the business of banking is regulated and banks require permission to trade. Authorization to trade is granted by bank regulatory authorities and provide rights to conduct the most fundamental banking services such as accepting deposits and making loans. There are also financial institutions that provide banking services without meeting the legal definition of a bank.

Banks are susceptible to many forms of risk which have triggered occasional systemic crises. Risks include liquidity risk (the risk that many depositors will request withdrawals beyond available funds), credit risk (the risk that those who owe money to