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2017 CHAIRMAN'S REPORT



Lingkod Pag-IBIG:
TAPAT NA SERBISYO,
MULA SA PUSO.

#LingkodPagIBIG



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Standard rates apply



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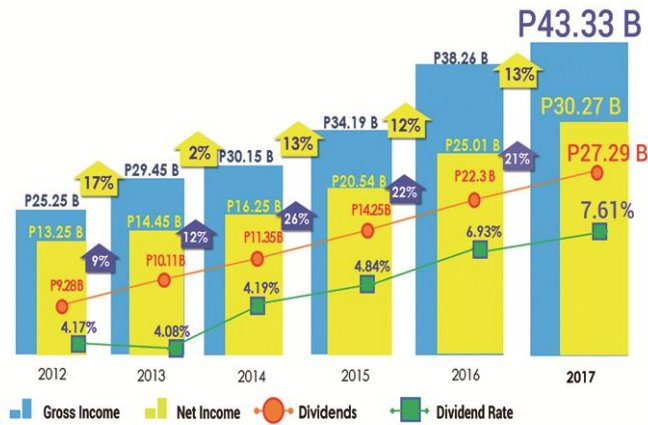
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2017: RECORD-BREAKING YEAR

FINANCIAL HIGHLIGHTS



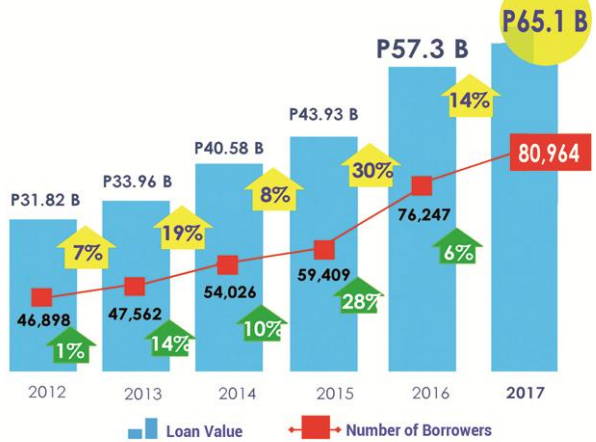
HIGHEST EVER GROSS INCOME
P43.33 B ↑13% vs 2016

HIGHEST EVER NET INCOME
P30.27 B ↑21% vs 2016

HIGHEST EVER DIVIDEND
P27.29 B ↑22% vs 2016

HIGHEST EVER DIVIDEND RATE
7.61% ↑10% vs 2016

HOME LOAN TAKEOUT



HIGHEST HOME LOAN TAKEOUT
P65.1 B ↑14% vs 2016

NUMBER OF BORROWERS
80,964 ↑6% vs 2016

HOUSING LOAN COLLECTIONS
P51.6 B ↑9% vs 2016

SOCIALIZED HOUSING FOR LOW-WAGE EARNERS
24,705 BORROWERS

HIGHEST EVER TOTAL ASSETS
P488.74B ↑11% vs 2016

HIGHEST EVER MEMBERS' SAVINGS COLLECTION
P36B ↑10% vs 2016

₱100
Unchanged since 1980s
Monthly Contribution

HIGHEST EVER MULTI-PURPOSE LOAN RELEASED
P45.37B ↑3% vs 2016



BETTER HOUSING LOAN TERMS

LOWEST AFFORDABLE HOUSING LOAN INTEREST RATE EVER

3%
 PER ANNUM

33% lower than previous rate

LOWEST REGULAR HOUSING LOAN INTEREST RATE EVER

5.375%
 PER ANNUM

NON-LIFE INSURANCE PREMIUM (BASIC)

FROM as high as **0.4000%** ↓ TO **0.1686%** **58% REDUCTION**

AWARDS

2016
2015
2014
2013
2012

5-PEAT
 UNQUALIFIED OPINION
 FROM
COA

MOST OUTSTANDING ACCOUNTING OFFICE AWARD
 • 2014 • 2015 • 2016

HALL OF FAME
 conferred by the Association of Government Accountants of the Philippines (AGAP), Inc.

ISO 9001:2015 CERTIFIED
 HOUSING LOAN PROCESSES

ISO 9001:2008 CERTIFIED
 ALL NCR BRANCHES