



DEL ROSARIO
Chairman

BOARD OF TRUSTEES



DOMINGUEZ II



DOOKNO



BEJO III



LOPEZ



MOTI



ROQUE



ARELLANO



FAJARDO

Sec. Eduardo del Rosario - Chairman
Sec. Carlo G. Dominguez II - Vice Chairman
Arnold Randy P. Moti - Chief Executive Officer, Pag-IBIG Fund
Sec. Benjamin E. Dookno - Department of Budget and Management
Sec. Shandro B. Bejo III - Department of Urban and Environmental
Sec. Roman B. Lopez - Department of Trade and Industry
Rydia S. Roque - Public Employees Representative
Pedro S. Arellano - Private Employees Representative
Ms. Lorell C. Fajardo - Government Employees Representative
Shandro B. Bejo III - Public Employees Representative
Doretha P. Salas - Private Employees Representative



DE LA CRUZ



ALDOR

MANAGEMENT COMMITTEE



MOTI



ACOSTA



AGUILAR



COSICO



FIMENTEL

Arnold Randy P. Moti - Chief Executive Officer, Pag-IBIG Fund
Marlene C. Acosta - Deputy Chief Executive Officer - Human Capital Operations Center
Doretha P. Salas - Deputy Chief Executive Officer - HR/Finance Services Center
Ms. Robert John S. Dookno - OC - Deputy Chief Executive Officer - Support Services Center & Chief Legal Counsel
Ms. Maribel L. Fimentel, Jr. - Vice President - Legal and Services Center Group



2018

Pag-IBIG FUND CHAIRMAN'S REPORT

Tiwala at Tangkilik ng Miyembro,
Matatag na Pondo.



(+632) 726-4244
f /PagIBIGFundOfficialPage @contactus@pagibigfund.gov.ph
www.pagibigfund.gov.ph

LINGKOD
Pag-IBIG



2018: A YEAR OF SUSTAINED GROWTH

FINANCIAL HIGHLIGHTS



HIGHEST EVER TOTAL ASSETS

9% ↑
P533.72 B

HIGHEST EVER NET INCOME

10% ↑
P33.17 B

2018 DIVIDENDS

3% ↑
P28.23 B

2018 DIVIDEND RATES

6.91% (1st) **7.41% (2nd)**

HOME LOAN TAKEOUT



HIGHEST HOME LOAN TAKEOUT

16% ↑
P75.31 B

HIGHEST HOME LOAN BORROWERS

12% ↑
90,375

HIGHEST EVER HOME LOAN PAYMENTS COLLECTED

9% ↑
P55.73 B

INCREASED HOME LOAN BORROWERS

24% ↑
21,389

HIGHEST EVER MEMBERS' SAVINGS COLLECTED

P40.27 B **11% ↑**
VS. 2017

HIGHEST EVER MP2 SAVINGS COLLECTED

P4.47 B **242% ↑**
VS. 2017

WHILE STILL OFFERING THE LOWEST RATES IN HISTORY!
 FOR SOCIALIZED HOUSING FOR REGULAR HOUSING

3% PER ANNUM **BORROW UP TO P580K**
FOR RESIDENTIAL HOUSING PROJECTS

5.375% PER ANNUM **BORROW UP TO P6M**
(1 YEAR RE-PAYING PERIOD)

HIGHEST EVER MULTI-PURPOSE LOAN BORROWERS

2.27 M **11% ↑**
VS. 2017

HIGHEST EVER MULTI-PURPOSE LOANS RELEASED

P46.96 B **4% ↑**
VS. 2017

SHORT-TERM LOAN PAYMENTS COLLECTED

P53.21 B **4% ↑**
VS. 2017

BEST EVER INSURANCE COVERAGE

FIRE AND ALLIED PERILS

0.1686% per annum **PREMIUM RATE REDUCED BY 58%**

MORTGAGE REDEMPTION INSURANCE

P0.23 per P1,000 **PREMIUM RATE REDUCED BY 44% FOR LOCAL** **44% FOR OFW** **PREMIUM RATE REDUCED BY 90% FOR OFW** **90% FOR OFW** **P2.41**

(AWARDS & RECOGNITIONS)

UNQUALIFIED OPINION

6 YEARS IN A ROW!

2012 2013 2014 2015 2016 2017 2018

MOST OUTSTANDING ACCOUNTING OFFICE AWARD

HALL OF FAME 4-PEAT!

2014 • 2015 • 2016 • 2017

ISO 9001:2015 certified

- HOUSING LOAN PROCESSES
- SHORT TERM LOAN PROCESSES
- PROVIDENT BENEFIT CLAIMS PROCESSES
- MEMBERSHIP REGISTRATION PROCESS

HIGH CUSTOMER SATISFACTION RATE

96%

MR. Member Satisfaction Survey 2018 (N=1,807, 30%)

Member Satisfaction Survey 2018 (N=1,807, 30%)

TESTIMONIALS FROM OUR STAKEHOLDERS

“Regulating using existing loan or providing interest rate. Making loans to us using similar financing instrument like Pag-IBIG Fund could help us manage better our financing cost.”

Donato Santos, II
President



“Over the years, the Pag-IBIG Fund has been an indispensable partner of the President Housing & Urban Development Coordinating Office (PHUDCO) in providing loans and affordable houses for the homeless government workers in the Tripsac of Taguig. Pag-IBIG's housing programs is not just helping those, but building a new way of life and harmonizing the homeless government workers with self-reliance, responsibility and production.”

Agay Dizon
Deputy Director of Development Office, President, Paguig

“Working with Pag-IBIG is like dealing with your closest financial institution. Despite being one of the largest government financial institutions (GFI), your management has made it a point to always engage with their strategic partners, not just the lenders in the private sector. Management personnel of Pag-IBIG are very team-oriented along the entire process, which is the fastest time of the start to go. Since I know if the need particularly on real estate in the sector there is a chance of another which allows it to be necessary on the on-site service and dealer transaction too.”

Willie L. Go
President, L&L Holdings Inc.



“We are happy to Pag-IBIG Fund because we share the same vision of already helping Filipinos have access to affordable houses.”

Amalinda Tioy Go
Executive Director, The Sun Group of Companies

“Pag-IBIG Fund has been our partner for 30 years and they are responsive and supportive for the needs and demands of their homebuyers and developers.”

Wendell Tan
President and CEO, Home Development and Finance Corporation



“We cannot thank Pag-IBIG Fund enough for the generous support they are providing and unwavering assistance to our company in helping our employees attain their dream. Their personal commitment in making our projects possible exceeded our expectations. We in Global Land Corporation (GLC) are very satisfied and happy to be your partner. We look forward to a long and lasting relationship with you.”

Marko Araki
Executive Director, Global Land Corporation

“The Modified Pag-IBIG 2 (MFD) is a very good savings program because it is flexible. Over us, returns, and rates too.”

Edna Milla
Officer



“I have searched and considered many roadmaps and investment options (e.g., general time deposits, savings and loan investments, etc.) but found it useless for my needs and investment portfolio. Pag-IBIG is the best because of its flexible loan Pag-IBIG - our Mother Pag-IBIG Program. I like it because it is government guaranteed.”

Rosemarie Perantoni
M.T. Corp.

“Together, LH Home Department (the Pag-IBIG Fund), through its Lively Card Program, provides better and faster loan opportunities to Filipino families in building affordable, functional and timeless homes.”

Richard S. Go
Managing Director, LH Home Fund



“Pag-IBIG Fund always accommodates TI whenever to respond and loan activities concerns through its ‘Equal to All’ segment in TI Home Modified Pag-IBIG alternatives, including its CDF, Annual NOL, considerably fast steps to take the concerns to compliance of its members. Finally, the willingness to engage and our members with growing concerns will continue to assist in better and more public service.”

Mark Milla
Senior Vice President, Home Development

“I believe Pag-IBIG is one of the best and managed agencies that truly serves the interest and welfare of Filipinos. Because of this, we can confidently use Pag-IBIG for our financing needs, particularly, and provided support. We have loans and published many stories of life-changing experiences of people and families because of Pag-IBIG.”

Enrique Milla
President, Capital Home Development Corporation, Inc. (CHDC)



MESSAGE OF THE CHAIRMAN OF THE BOARD

“Pag-IBIG Fund's performance in 2018 stands out as the best year so far. When we achieve record breaking disbursements in home loans and cash loans, we are happy because these signify our members' satisfaction with Pag-IBIG Fund's programs as we help more members with their housing and financial needs. Pag-IBIG Fund remains as one of the key institutions in President Rodrigo Duterte's drive to provide social services to more Filipinos.”



Eduardo D. del Rosario
Chairperson
Housing and Urban Development Coordinating Council &
Pag-IBIG Fund Board of Trustees

MESSAGE OF THE CHIEF EXECUTIVE OFFICER

“Pag-IBIG Fund performed better this year than in 2017, which was our best year ever. We thank our members for continuously supporting Pag-IBIG Fund in the last 12 months. And because of the strong performance and robust financial standing of the Fund, we are very confident that the rates of our loans will remain low and we don't foresee an increase in housing interest rates in the next few years.”



Acmad Rizaldy P. Moti
Chief Executive Officer
Pag-IBIG Fund

