



*Kaagapay mo sa  
Pagbangon*

*Tungo sa Kinabukasang  
Puno ng Pag-IBIG*

# Pag-IBIG Fund's Key Accomplishments for Y2020

*Kaagapay na sa Pagbangon*

## Loan Payment Reprises

Helping borrowers cope with the pandemic

GRACE PERIOD  
BAYANIHAN I

**4.77**  
Million

Housing Loan and  
Multi-Purpose Loan Borrowers

GRACE PERIOD  
BAYANIHAN II

**3.69**  
Million

Housing Loan and  
Multi-Purpose Loan Borrowers

Pag-IBIG 3-MONTH  
MORATORIUM on  
Loan Payments

**320,406**

Housing Loan and  
Multi-Purpose Loan Borrowers

Special Housing Loan  
RESTRUCTURING  
PROGRAM

**85,440**

Housing Loan Borrowers

## Aiding the Country Towards Economic Recovery

DEFERMENT of INCREASE  
of the Pag-IBIG Monthly Contributions to  
January 2022

NO INCREASE SINCE 1986

**₱100** Monthly  
Contribution

**P10B**

House Construction Financing Line  
BUILD MORE HOMES,  
BOOST ECONOMY

## Enhanced Online Services



**VIRTUAL Pag-IBIG**

Apply for Loans

Pay Loans and Top-Up your Savings

Chat with a Lingkod Pag-IBIG

View your Savings with Loan Records

## Awards & Recognitions



*Tungo sa Kinabukasang  
Puno ng Pag-IBIG*

## Robust Financial Standing

Total Assets

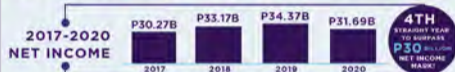
**P669.82B**  $\uparrow$  11%  
vs. 2019

Gross Income

**P44.99B**  $\downarrow$  21%  
vs. 2019

Net Income

**P31.69B**  $\downarrow$  8%  
vs. 2019



**4TH**  
STRAIGHT YEAR  
TO SURPASS  
**P30** BILLION  
NET INCOME  
MARK!

**P34.91B**

Regular Savings

**P13.28B**

MP2 Savings

**HIGHEST**  
EVER  
amount  
saved by  
members

## High Returns on Members' Savings Amid the Pandemic

**P29.4B**

Dividend Amount

**92.15%**

HIGHEST-EVER  
DIVIDEND  
PAYOUT RATIO

Regular Savings  
Dividend Rate

**5.62 %**  
per annum

MP2 Savings  
Dividend Rate

**6.12 %**  
per annum

## Enabling Homeownership

**P63.75B**

Housing Loan Amount

**63,750** members with  
new homes

**P7.18B**

Socialized Housing Loan Amount

**16,975** Minimum-wage earners  
realizing their dream  
of owning a home

## MESSAGE OF THE CHAIRMAN OF THE BOARD



**Sec. Eduardo D. del Rosario**

Department of Human Settlements and Urban Development  
Chairperson, Pag-IBIG Fund Board of Trustees

Pag-IBIG Fund remains as the single largest source of home financing in the country, with over 149 trillion pesos in housing loans released since 1980. It has made the dream of owning a home come true for over 2.5 million Filipino workers and their families. It has returned over 276 billion pesos in Pag-IBIG savings that has helped over 7.5 million members to have a more secure and stable future. It has released nearly 15 trillion pesos in short-term loans to aid members with their immediate and emergency needs and over the past 40 years, Pag-IBIG Fund has proportionately credited 855 billion pesos in dividends to its members' savings, a testament to its integrity, sound management and commitment to deliver the best benefit for its members.

## MESSAGE OF THE CHIEF EXECUTIVE OFFICER



**Acmad Rizaldy P. Moti**

Chief Executive Officer  
Pag-IBIG Fund

Despite all the disruptions brought by the pandemic, one thing was certain: Pag-IBIG Fund remained strong and resilient. Our dear Lingkod Pag-IBIG pushed boundaries and went above and beyond to serve our members. More than the numbers and percentages, the hard work and malasakit of our Lingkod Pag-IBIG to answer the call of duty shone brightly in these extraordinary times.

I would like to thank and recognize everyone for a job well done. The synergy we have to work towards a common goal, the bayanihan and malasakit continue to thrive among each one, and this allows us to do more and be better despite the challenges. To my fellow Lingkod Pag-IBIG, thank you for always giving your best. Thank you for showing that we have the best workforce out there. The past few months have been extraordinary for all of us but you have shown extraordinary service and triumphs. Hindi tayo sumuka at nagsiwang maglingkod. Walang pandemya ang makakapigil sa Lingkod Pag-IBIG.

Ito po ang tatatag Lingkod Pag-IBIG - Tapat na serbisyo, mula sa puso.

## STAKEHOLDERS' SPEAK



**Secretary Carlos G. Dominguez III,**  
Department of Finance

In the face of all the challenges, Pag-IBIG Fund has remained financially sound and poised to contribute even more in meeting the housing needs of our people... and adds to all our efforts... towards achieving President Rodrigo Roa Duterte's goal of financial inclusion and a comfortable life for all Filipinos.



**Hon. Stella Luz A. Quimbo,**  
Representative, 2nd District of Marikina  
House of Representatives

Housing and health outcomes are tightly linked now more than ever. This makes Pag-IBIG Fund's mandate even more urgent. This is precisely the reason for my incidence that your agency be included in the list of tax-exempt agencies under the CREATE Bill (to) help Pag-IBIG Fund help more Filipinos in these trying times. Easily, I could label the Pag-IBIG Fund as a model government agency -- responsive, its programs are well targeted, and the personnel are diligent and honest.



**Hon. Raymond Democrito C. Mendoza,**  
Representative, TUCP Partylist  
House of Representatives

We appreciate Pag-IBIG in its constant consultation and deference, the TUCP in crucial policies that affect the worker-members of the Fund. Indeed, we share the common mandate of serving the working class and their families. The workers sector would especially like to thank the Pag-IBIG Fund Board for deferring its increase in contributions and in taking the opportunity to better serve its members amidst the financial challenges that we face. The workers will continue to put its faith in you and will put its trust in your management of their hard-earned funds.



**Mr. Kerwin V. Padua,**  
President and CEO, Lyovine Land Development Corporation  
Assistant Corporate Secretary, Subdivision and Housing Developers Association (SHDA), Inc.

Pag-IBIG has shown and proven its ability to thrive in a crisis of this magnitude. My confidence in Pag-IBIG's capabilities have been growing more and more since the beginning of this crisis. I have seen their ability to adapt and overcome the challenges that we face as an industry, as a nation, and as a people. I would also like to congratulate Pag-IBIG for a successful 2020, that in spite of all the challenges, Pag-IBIG's leadership managed to keep the organization healthy and profitable.



**Mr. Sergio R. Ortiz-Luis, Jr.,**  
President, Employers' Confederation of the Philippines

We also commend Pag-IBIG Fund's leadership for heeding to the call of its members to defer the planned increase in premium contributions. The business community has always considered Pag-IBIG Fund a strong partner in providing and delivering accessible public service to our countrymen with utmost integrity.

Truly the Fund has uplifted the lives of the Filipino workers amidst this challenging times. With this, ECOP is looking forward to another year of partnership and collaboration with the Fund - onward and upward.



## BOARD OF TRUSTEES



- 1 Eduardo D. Del Rosario | Chairperson
- 2 Carlos G. Dominguez III | Vice Chairperson
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- 4 Wendel E. Avisado | Department of Budget and Management
- 5 Silvestre H. Bello III | Department of Labor and Employment
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- 9 Ma. Lorelei C. Fajardo | Government Employees' Representative
- 10 Cornelio P. Aldon | Private Employers' Representative
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## MANAGEMENT COMMITTEE



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Deputy Chief Executive Officer  
Head Office Administration
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Deputy Chief Executive Officer  
Head Office Finance
- 4 **Alexander Hilario G. Aguilar**  
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Head Office HR
- 5 **Atty. Marcial C. Pimentel, Jr.**  
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Agent & Special Counsel Head  
and Head of Compliance