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## MANAGEMENT COMMITTEE



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Pag-IBIG Fund



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& Chief Legal Counsel



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Vice President  
Legal and General Counsel Group



# 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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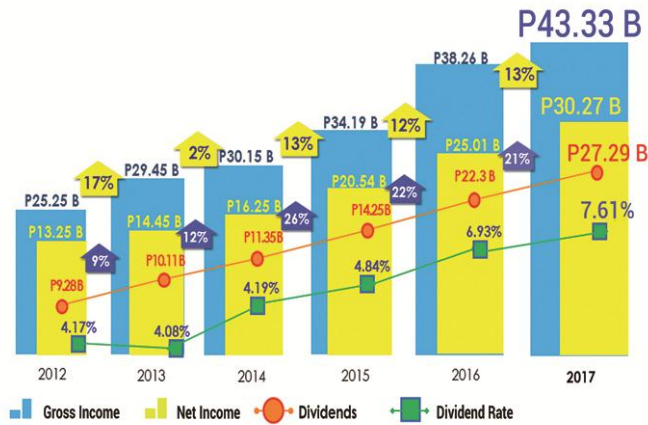


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# 2017: RECORD-BREAKING YEAR

## FINANCIAL HIGHLIGHTS



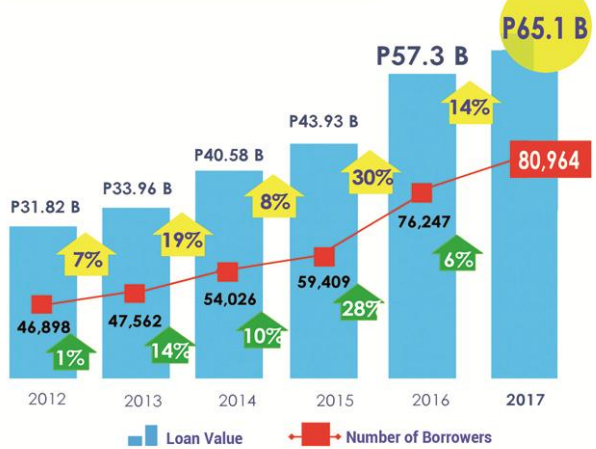
**HIGHEST EVER GROSS INCOME**  
**P43.33 B** ↑13% vs 2016

**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