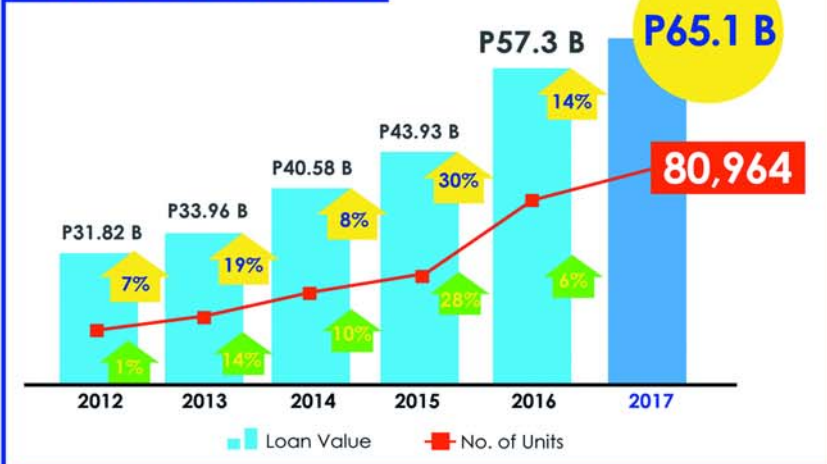




Pag-IBIG Fund: RECORD-BREAKING 2017!

HOME LOAN TAKEOUT



HIGHEST HOME LOAN TAKEOUT

P65.1 B ↑ 14%
VS 2016

NUMBER OF BORROWERS

80,964 ↑ 6%
VS 2016

HIGHEST HOUSING LOAN COLLECTIONS

P51.6 B ↑ 9%
VS 2016

SOCIALIZED HOUSING FOR LOW-WAGE EARNERS

24,705 ↑ 30%
BORROWERS
OF TOTAL HL TAKEOUT!

HIGHEST EVER: Pag-IBIG releases P65.1 B in home loans in 2017

In yet another record-breaking feat, Pag-IBIG Fund released in 2017 its highest ever housing loan takeouts amounting to P65.1 Billion, a 14% growth or P7.8 Billion higher than the 2016 accomplishment.

The amount financed the acquisition

or construction of 80,964 homes for Pag-IBIG members.

"This accomplishment is Pag-IBIG Fund's contribution to the anti-poverty agenda of the administration of President Rodrigo Roa Duterte. Under the BALAI Filipino program, we are committed to bringing housing opportunities to every Filipino family," said Housing and Urban Development Coordinating Council (HUDCC) and Pag-IBIG Fund Chairperson Eduardo Del Rosario.

25,000 socialized housing loans granted to low-wage earners in 2017

Pag-IBIG Fund Chief Executive Officer Acmad Rizaldy P. Moti explained that of the total number of housing units provided in 2017, almost 25,000 or 30% were socialized housing worth around P8.9 Billion.

"Pag-IBIG Fund also takes care of the housing needs of the underserved

sector who usually do not have access to the housing loan facilities of private financing institutions. And we have a very affordable interest rate of 3% per annum for the first five years of the loan, available and exclusive just for the low-wage and minimum-wage earners. The subsidized interest rate of 3% was lowered from 4.5% on May 1, 2017, translating to a reduction of 33%," Moti explained.

Socialized housing units are priced not more than P450,000 based on the ceiling set by the HUDCC.

"Pag-IBIG Fund introduced reforms in 2017 that aligned with the marching orders I received from President Rodrigo Roa Duterte when he entrusted me to lead the housing sector – to help alleviate the lives of the underserved sector. One of the biggest achievements is the introduction of the lowest rate of 3% per annum. This makes homeownership even more affordable, especially to low-wage earners. Other achievements like the P65.1 billion record-breaking housing loan takeouts also made an impact as P8.9 billion of which was released to 24,705 low-wage members. This proves that Pag-IBIG Fund's programs contribute greatly to the pro-poor agenda of President Duterte and to the BALAI Filipino initiative of the government's housing sector."



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



"We celebrate 2017 not only as Pag-IBIG Fund's 37th Anniversary but also as Pag-IBIG Fund's break out year! We broke many records in our performance both as a housing agency and a savings institution as we continue to support President Rodrigo Roa Duterte's pro-poor agenda and the housing sector's BALAI Filipino initiative. For the first time, we hit P30 billion in our net income. Our members will reap the benefits of this as they will receive dividends of 7.61% in their Pag-IBIG savings. We have surpassed our home loan target for 2017 and our performing loans ratio is at an all-time high! We released P46.75 billion in cash loans, the highest disbursement in a year! That's Lingkod Pag-IBIG at work. 2017 was a great year and we commit to bringing Pag-IBIG Fund to even greater heights for the years to come!"



Acmad Rizaldy P. Moti
Chief Executive Officer
Member of the Board
Pag-IBIG Fund



TESTIMONIALS FROM OUR STAKEHOLDERS



"Owning a home is no longer a dream, thanks to the affordable home financing provided by the Home Development Mutual Fund (HDMF). Over the years, the country's provident fund has partnered with developers to make sure its members have access to quality affordable homes. It is through its partnership with HDMF that 8990 Housing Development Corporation has been able to meet its thrust of delivering affordable housing for every hardworking Filipino."

- Willie U. Uy, President and CEO,
8990 Housing Development Corporation



"Thank you to the current leadership of Pag-IBIG. The developers have experienced a big shift of more progressive leading environment. We truly appreciate your professionalism – quite a rare find in the government service."

- Carlito Copino, North Luzon Cluster Head,
Prima Casa Land and Houses, Inc.



"Ang inaasahan kong mababang monthly amortization ay mas lalo pang pinababa."

- Cherish Marie S. Soco
Affordable Housing Loan borrower



"Nagpapasalamat ako sa Pag-IBIG Affordable Housing Loan Program at nabigyan kaming mga minimum-wage earners ng oportunidad na magkabalay."

- Benmar Pascual
Affordable Housing Loan borrower

BOARD OF TRUSTEES



SEC. EDUARDO D. DEL ROSARIO
Chairperson



SEC. CARLOS G. BERMUDEZ JR.
Vice Chairperson
Department of Finance



ACMAD RIZALDY P. MOTI
Chief Executive Officer



SEC. BENJAMIN E. DINKAS
Department of Budget & Management



SEC. SALVESTRE H. BELLE JR.
Department of Labor & Employment



SEC. RAMON M. LOPEZ
Department of Trade & Industry



CARMELO P. ALZON
Private Employer Representative



MYLAN R. ROQUE
Private Employer Representative



PONENTE A. ANGELES
Private Employer Representative



CRISTOBAL G. GUTIERREZ
Private Employer Representative



MA. LORELEI C. FAJARDO
Government Employee Representative

MANAGEMENT COMMITTEE



ACMAD RIZALDY P. MOTI
Chief Executive Officer



MARLENE A. ACOSTA
Senior Chief Executive Officer
Home Lending/Savings Office



ALEXANDER MARLAN A. AGUILAR
Senior Chief Executive Officer
Member Services Office



ATTY. BINOY ANN L. LOPEZ
IC. Senior Chief Executive Officer
Legal Services Office
& Chief Legal Counsel



ATTY. MARICELA C. PERALTA, JR.
Vice President
Legal and General Counsel Office

#LingkodPagIBIG

(+632) 724-4244
Standard rates apply

✉ contactus@pagibigfund.gov.ph

🌐 www.pagibigfund.gov.ph

📌 /PagIBIGFundOfficialPage