



Your Pag-IBIG Fund

**A Presentation for the
Association of Government Accountants
of the Philippines, (AGAP), Inc.**



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Senior Vice President
Member Services Operations Sector



Pag-IBIG Fund Mandates



*Pag*tutulungan sa kinabukasan: *I*kaw, *B*angko, *I*ndustriya, at *G*obyerno

PROVIDENT SAVINGS

Develop and promote an integrated nationwide, sound, and viable tax-exempt mutual **PROVIDENT SAVINGS SYSTEM** suitable to the needs of the employed and other earning groups

HOME FINANCING

Promote home ownership through the extension of **AFFORDABLE HOUSING LOANS**, and stimulate the shelter industry by providing developmental and institutional financing



Pag-IBIG Fund SNAPSHOT

YEAR 2023



15.93M

**Active
Members**

TOTAL ASSETS

₱925.61B

₱126.04B

Housing Loan Releases

96,848

Housing Loan Borrowers

NET INCOME

₱49.79B

₱59.32B

Short-Term Loan Releases

2,654,109

Short-Term Loan Borrowers

MEMBER'S SAVINGS

₱89.26B

LINGKOD
Pag-IBIG



BAGONG PILIPINAS

Pag-IBIG Fund SNAPSHOT

January^{to} March 2024



16.01M

**Active
Members**

TOTAL ASSETS
₱925.61B

as of December 2023

₱28.10B

Housing Loan Releases

19,817

Housing Loan Borrowers

NET INCOME
₱49.79B

as of December 2023

₱16.13B

Short-Term Loan Releases

695,107

Short-Term Loan Borrowers

MEMBER'S SAVINGS
₱28.76B

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BAGONG PILIPINAS

Pag-IBIG Regular Savings



**Pag-IBIG
REGULAR
SAVINGS**

*You deserve
Pag-IBIG*

- ✓ Competitive Dividends
- ✓ Government-Guaranteed

2023 DIVIDEND RATE

6.55%

LINGKOD
Pag-IBIG



BAGONG PILIPINAS

NEW! Member Savings Rates



Pag-IBIG REGULAR SAVINGS

Effective Dates and Monthly Rates

	01 August 1986 to 31 December 2023	Effective February 2024
Employee Share	P100.00	P200.00
Employer/Government Counterpart Share	P100.00	P200.00
Total Pag-IBIG Fund Contributions (Savings)	P200.00	P400.00

*at a maximum monthly compensation of P10,000

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Pag-IBIG



Double your Savings!



Years of Saving in Pag-IBIG	New Rate: P200 from Member +P200 from Employer	Old Rate: P100 from Member +P100 from Employer
2 Years	P 10,157.87	P 5,078.93
5 Years	P 27,587.33	P 13,793.67
10 Years	P 63,642.87	P 31,821.44
15 Years	P 110,766.02	P 55,383.01
20 Years	P 172,354.10	P 86,177.05

Employee Share + Employer Share + Dividends Earned. Computations based on 5.5% Annual Dividend Rate.

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Pag-IBIG



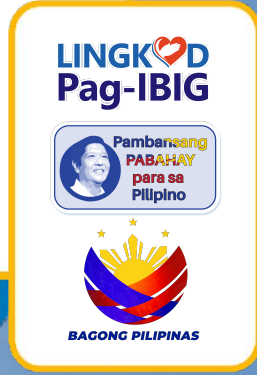
MP2 Savings



The more you *save*,
the more you *earn!*

- ✓ Higher Dividend Rate vs the Pag-IBIG Regular Savings
- ✓ Compounded or Annual Payout Options
- ✓ 5-Year Maturity
- ✓ Open to Pensioners, who are former Pag-IBIG Members

2023 DIVIDEND RATE
7.05%

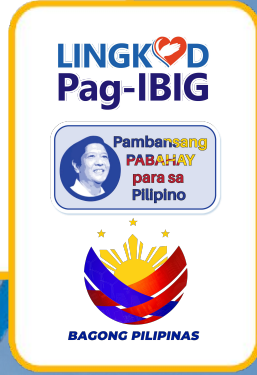


Pag-IBIG Housing Loan



Welcome Home
with Pag-IBIG

- ✓ Borrow up to **₱6,000,000.00**
- ✓ Longest Payment Terms **up to 30 Years**
- ✓ **No Prepay Penalties**
- ✓ **Multiple Loans**
Total loans not to exceed P6 million



Lower Home Loan Rates



Welcome Home
with Pag-IBIG



Rates per Repricing Period

REPRICING PERIOD	OLD INTEREST RATE	NEW INTEREST RATE
1 year	5.750%	STILL AT 5.750%
3 years	6.375%	6.250%
5 years	6.625%	6.500%
10 years	7.375%	7.125%
15 years	8.000%	7.750%
20 years	8.625%	8.500%
25 years	9.375%	9.125%
30 years	10.000%	9.750%

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Pag-IBIG



BAGONG PILIPINAS

Short-Term Loan



Harapin ang bukas ng may
Tulong na Maaasahan

- ✓ Borrow up to **80%** of your Pag-IBIG Regular Savings
- ✓ Low interest rate
- ✓ Easy payment term of two (2) or three (3) years



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Pag-IBIG



BAGONG PILIPINAS

Multi-Purpose Loan



Harapin ang bukas ng may
Tulong na Maaasahan



Educational Expenses



Health and Wellness



Minor Home Improvement



Other purposes



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BAGONG PILIPINAS

Calamity Loan



Financial assistance for active Pag-IBIG Fund members in calamity-stricken areas.



5.95% per annum
interest rate

LOWEST IN THE MARKET!

Borrow up to 80%
of your Pag-IBIG Regular Savings

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The Pag-IBIG Loyalty Card **Plus**



TOTAL NUMBER OF
**PARTNER
ESTABLISHMENTS**

411

**TRANSACTIONS
WITH DISCOUNTS**

21.74 M

**TOTAL AMOUNT
OF DISCOUNTS**

₱653.78 M

LINGKOD
Pag-IBIG

Pambansang
PABAHAY
para sa
Pilipino



BAGONG PILIPINAS

Lingkod Pag-IBIG on Wheels



Days of
Deployment

942

MEMBERS
SERVED

108K+

SUCCESSFUL
TRANSACTIONS

169,242

LINGKOD
Pag-IBIG



BAGONG PILIPINAS

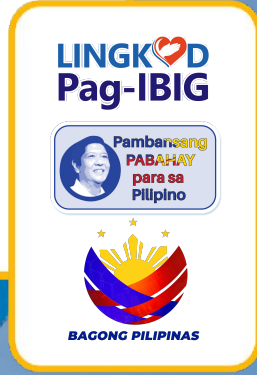


Virtual Pag-IBIG Mobile App



Over 4.8

Downloads.. and growing!





Virtual Pag-IBIG for Members



Be a Member



Apply for Loans



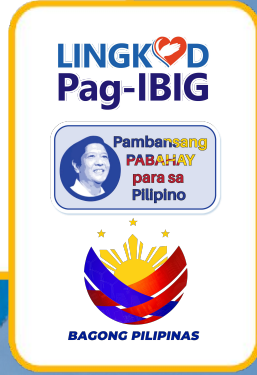
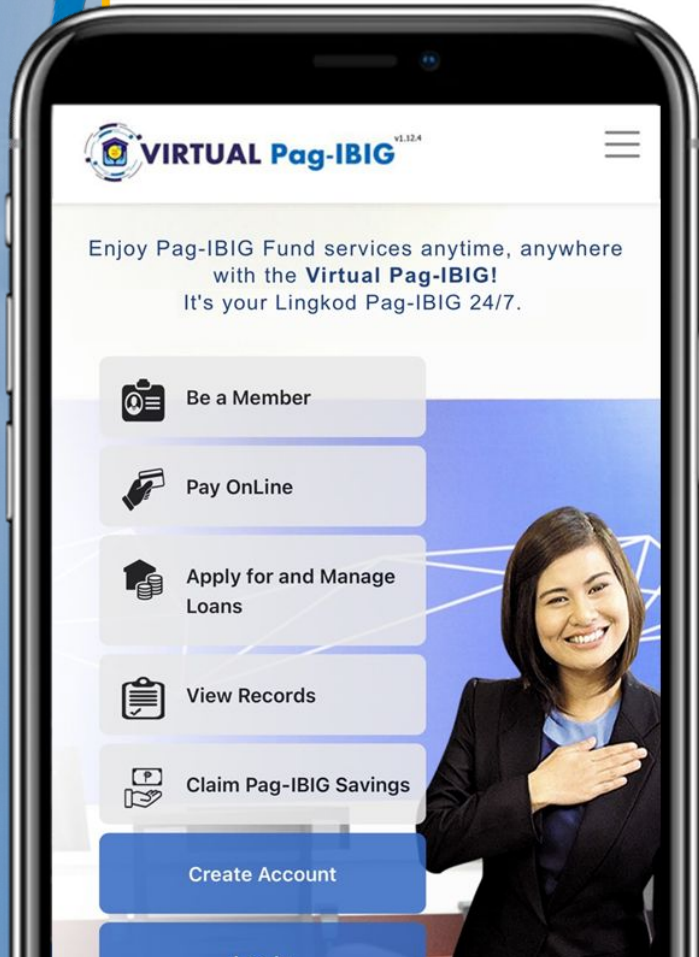
Pay Loans^{and} Top-Up your Savings



Claim Pag-IBIG Savings

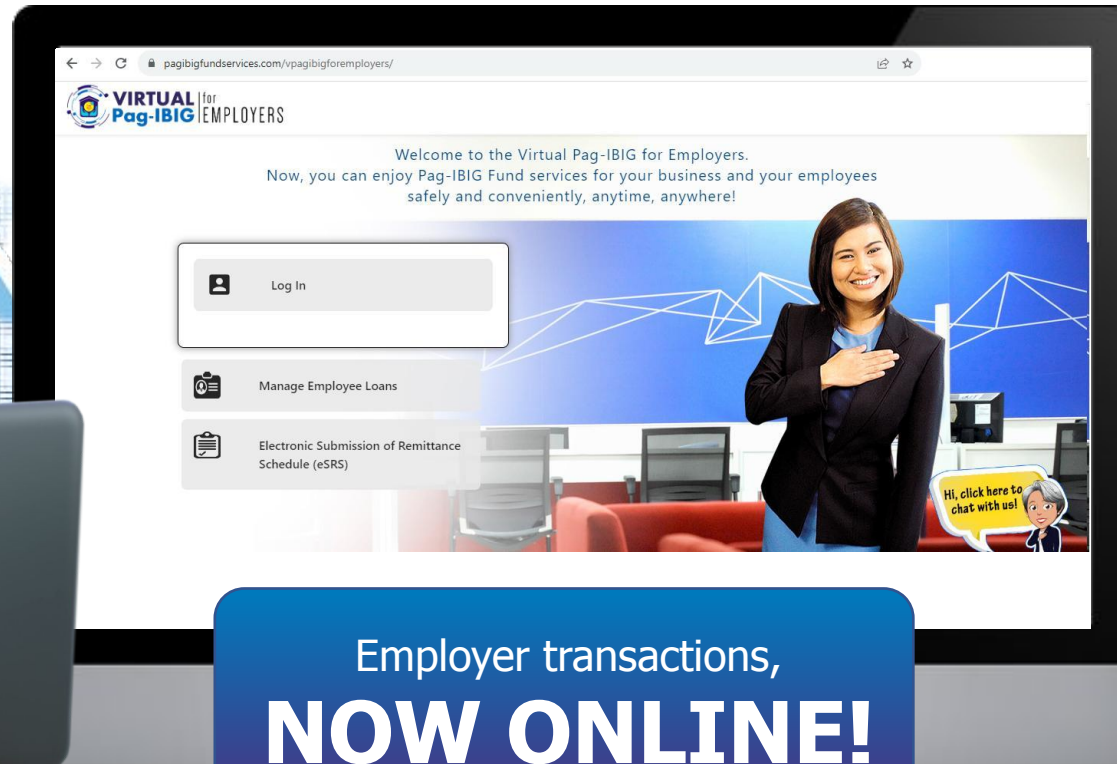


Chat with a Lingkod Pag-IBIG





Virtual Pag-IBIG for Employers



Employer transactions,
NOW ONLINE!





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