

## DBP PROGRAMS AND PROJECTS

As of 31 December 2017

*The DBP continues to be at the forefront of carrying out relevant and meaningful focused-lending programs through the following flagship initiatives:*

MAJOR PROGRAMS/PROJECTS	BENEFICIARIES/PARTNERS	STATUS OF IMPLEMENTATION
<p><b><u>DBP Endowment for Education Program (DEEP)</u></b></p> <p><i>DBP's commitment to Corporate Social Responsibility, DEEP is a grant financial assistance to deserving high school students from the ranks of underprivileged Filipino families aspiring to pursue higher education courses in DBP accredited public and private educational institutions.</i></p>	<p><b>Beneficiaries:</b> Qualified and deserving high school graduates from low income families and financially challenged higher level college students who wish to pursue a degree/non-degree course in the tertiary level.</p> <p><b>Partners:</b></p> <ul style="list-style-type: none"> <li>• Private &amp; Public Education Institutions recognized by the Commission on Higher Education (CHED), Department of Education (DepEd) and Technical Education and Skills Development Authority (TESDA)</li> <li>• Local Government Units (LGUs)</li> <li>• Foundations with education related programs</li> </ul>	<p>DEEP, now on its 10<sup>th</sup> year of implementation, has supported over 3,500 scholars, coming from indigent families and enrolled in <u>39 Partner Schools</u> all over the country. Given its eligibility criteria, DEEP enables deserving high school graduates from impoverished families to pursue higher education. By partnering with other institutions and thru proper course selection, it has assured the employment of DEEP graduates.</p> <p>As DEEP is now nearing its conclusion, the Bank is now preparing to launch its 2nd tranche, the DBP Resources for Inclusive and Sustainable Education (DBP RISE) program by the 2<sup>nd</sup> semester of year 2018. With an allocation of ₱500 million, DBP RISE aims to continue the legacy of DEEP in strengthening the Bank's efforts in sharing the benefits of its continued viability to the education sector. The program will also complement the Bank's infrastructure build-up thrust by supporting the education of qualified scholars enrolled in courses such as engineering, maritime, hotel and restaurant management, real estate management, among others.</p>
<p><b><u>DBP Forest Program (DFP)</u></b></p>	<p><b>Beneficiaries:</b></p>	<p>As of 31 December 2017, DFP has now a total of 44 partners covering around 7,054 hectares of forest area</p>

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<p><i>The DFP seeks to contribute to the restoration of the country's forest cover. The program is the Bank's tangible response to the global call for climate change mitigation and environmental protection. Apart from addressing environmental problems, the DFP projects intend to create livelihood opportunities for the Forest Partners and their families through harvest, sale or processing of fruits and other tree products.</i></p>	<p>People's Organization, Indigenous People, students, farmers, fishermen</p> <p><b>Partners:</b></p> <ul style="list-style-type: none"> <li>• Local Government Units (LGUs)</li> <li>• State Universities and Colleges (SUCs)</li> <li>• People's Organization (PO)</li> <li>• Other Government Agencies, like DENR</li> </ul>	<p>with more than 5,706.64 hectares area planted and with 60% survival rate. DBP committed funding assistance amounted to over ₱140.79 million, over ₱99.55 million of which has been released to forest partners.</p> <p>About 6,879 beneficiaries and families have benefitted from these projects, including Palaw'enos, Tboli, Igorot, Manobos, Mangyan, Aeta, Mandaya, and B'laan tribes. Those involved in kaingin and illegal logging have become partners in forest rehabilitation as well as in raising environmental awareness and responsibility and skills training. Participation in the project improved community interaction, provided employment to beneficiaries that enabled them to send their children to school.</p>
<p><b><u>Connecting Rural-Urban Intermodal Systems Efficiently (CRUISE) Program</u></b></p> <p><i>CRUISE Program objectives are to promote rural-urban integration and physical connectivity, support the national plan to increase investments in transport infrastructure, promote decentralization and reduce urban congestion, accelerate economic growth particularly in the high potential growth sectors of agriculture, industry services especially tourism and leverage limited public resources for infrastructure through Public-Private Partnerships.</i></p>	<p><b>Beneficiaries:</b> Farmers, fishermen, port-owners, hotel owners, tourists, constituents (men, women, and children) where the financed projects are located</p> <p><b>Partners:</b></p> <ul style="list-style-type: none"> <li>• Local Government Units (LGUs)</li> <li>• Other Government Agencies, like DPWH, DOTr</li> <li>• Other People's Organizations</li> </ul>	<p>There are 244 identified borrowers under the program as of 31 December 2017. Total releases as of end December 2017 amounted to ₱2.535 billion and total loan portfolio of ₱19.564 billion.</p> <p>Projects financed under CRUISE included construction of public markets, government centers and transport terminals, rehabilitation and improvement of farm to market roads, construction of shipyard, port expansion and construction and acquisition of cargo/RORO vessels and hotel accommodation.</p>

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<p><b><u>Financing Utilities for Sustainable Energy Development (FUSED) Program</u></b></p> <p><i>The FUSED program aims to contribute in the increased access to electricity services through financing in order to help achieve inclusive growth and poverty reduction.</i></p>	<p><b>Beneficiaries:</b> Households, Constituents (men, women, and children) where the financed projects are located</p> <p><b>Partners:</b></p> <ul style="list-style-type: none"> <li>• Local Government Units (LGUs)</li> <li>• Other Government Agencies, like DPWH, DOE</li> <li>• Electric Cooperatives</li> <li>• Other People’s Organizations</li> </ul>	<p>As of 31 December 2017, a total of 53 accounts have been approved amounting to ₱28.731 billion. Of the 53 approved accounts, 25 are power generation projects with total loan portfolio amounting ₱25.631 billion and 27 are power distribution projects with total loan portfolio of ₱1.947 billion.</p> <p>Of the total approved accounts, 22 are located in Luzon, 12 in the Visayas, and 19 in Mindanao. In terms of loan portfolio, however, ₱12.336 billion is from Mindanao, ₱10.965 billion from the Visayas, and ₱5.429 billion from Luzon.</p> <p>Of the total power generation projects, 18 projects utilize renewable energy and 7 make use of the conventional energy sources.</p> <p>At the end of the FUSED Program by 2030, it is expected to have at least funded ₱40 billion of the estimated investment requirement for power generation and distribution in the Philippine Energy Plan 2012-2030.</p>
<p><b><u>Water for Every Resident (WATER) Program</u></b></p> <p><i>The program aims to contribute in the provision of safe and affordable water supply through financing in order to help achieve inclusive growth and poverty reduction.</i></p>	<p><b>Beneficiaries:</b> Households, Constituents (men, women, and children) where the financed projects are located, especially in areas without third level water system</p> <p><b>Partners:</b></p> <ul style="list-style-type: none"> <li>• Private corporations,</li> <li>• water districts</li> </ul>	<p>Total accounts approved under the program are 59 as of 31 December 2017 amounting to ₱8.252 billion. Of the 59 accounts, 34 come from water districts, 12 from LGUs, and 13 from private water service providers.</p> <p>Most projects under the program are solely for water system (54), two are bulk water projects, and the remaining projects are a combination of water system and bulk water and/or sanitation.</p>

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	<ul style="list-style-type: none"> <li>• Local Government Units (LGUs),</li> <li>• Other Water Service Providers</li> <li>• Private Financial Institutions/Micro Finance Institutions</li> </ul>	<p>In terms of accounts approved by area, Luzon has a total of 27 accounts amounting ₱2.77 billion, Visayas with 17 approved projects amounting to ₱2.62 billion and Mindanao with 15 accounts amounting ₱2.861 billion.</p> <p>At the end of the WATER Program by 2025, it is expected to have at least funded ₱20 billion of the estimated investment requirement for water supply sector as defined in the Philippine Water Supply Sector Roadmap prepared by the National Economic Development Authority.</p>
<p><b>Green Financing Program (GFP)</b></p> <p><i>The Green Financing Program is DBP's umbrella program to support strategic thrust on environmental protection and the country's green growth strategy. The program assists strategic sectors, industries and local government units in adopting environment-friendly processes and technologies by providing financing and technical assistance.</i></p>	<p><b>Beneficiaries:</b> Households, Constituents (men, women, and children) where the financed projects are located</p> <p><b>Partners:</b></p> <ul style="list-style-type: none"> <li>• Local Government Units (LGUs)</li> <li>• Other Government Agencies, like DENR, Climate Change Commission, others</li> <li>• Multilateral Organizations</li> <li>• Other People's Organizations</li> <li>• Environment Groups</li> </ul>	<p>As of 31 December 2017, total accounts approved accounts numbered 163 under the GFP Program. Total releases amounted to ₱1.048 billion and total loan portfolio of ₱21.866 billion.</p> <p>Projects under this program include those which promote air and water pollution prevention and control, and solid and hazardous waste management.</p>
<p><b><u>Sustainable Enterprises for Economic Development (SEED)</u></b></p> <p><i>DBP's umbrella program for micro, small and medium enterprises (mSMEs) which</i></p>	<p><b>Beneficiaries:</b> Micro-Entrepreneurs Small and Medium Enterprises Underbanked Individuals</p> <p><b>Partners:</b></p>	<p>Provided position papers and attended Senate hearings on Small and Medium Enterprises Stock Exchange (SMEX) Act of 2016; implementation of BMBE Act of 2002; Magna Carta for mSMEs and three(3) proposed Senate bills on bamboo promotion.</p>

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<p><i>aims to spur the contribution of MSMEs to sustainable economic development.</i></p>	<ul style="list-style-type: none"> <li>• Department of Trade and Industry</li> <li>• Department of Science and Technology</li> <li>• Philippine Women’s Business Council</li> <li>• Other People’s Organizations</li> <li>• Microfinance Institutions</li> <li>• SB Corporation</li> <li>• MSMED Council</li> </ul>	<p>Processed the enrollment of DBP SME-Eastern Visayas projects to the SB Corporation’s Credit Risk Guarantee Fund (CRGF) Program for the 2<sup>nd</sup> and 3<sup>rd</sup> tranches generating 41 out of the 50 accounts under the CRGF Program amounting to ₱250.85 million</p> <p>Participated in various consultation/ TWG meetings on the following laws/bills:</p> <ul style="list-style-type: none"> <li>• Warehouse Receipt Law;</li> <li>• Additional Capitalization and Funding to SB Corp.;</li> <li>• DOTr/LTFRB on the Program and Public Consultation;</li> <li>• Promotion of Development of Entrepreneurial Skills among Government Employees to Inspire Innovativeness and Ensure their Productivity;and</li> <li>• Preparation of the 2017-2022 Philippine Development Plan</li> </ul> <p>Provided financial assistance to 1,243 borrowers for a total loan amount of ₱14.308 billion. Total principal balance is ₱13.15 billion.</p>
<p><b><u>DBP Eduational Fund Program (DEFP)</u></b></p> <p><i>DBP’s umbrella program to support the Bank’s strategic thrust of contributing to the improvement of lives of Filipinos across the nation to make available the highest possible standards of quality education</i></p>	<p><b><i>Beneficiaries:</i></b> Households in areas assisted, especially in areas with high pupil to classroom ratio</p> <p><b><i>Partners:</i></b></p> <ul style="list-style-type: none"> <li>• Local Government Units</li> <li>• State Universities and Colleges (SUCs)</li> <li>• People’s Organization (PO)</li> </ul>	<p>One hundred fifty (150) education projects of various private and public education institutions, state universities and colleges, local universities and colleges, vocational and technical education institutions, and training centers have been assisted thru the DBP DEFP. These projects generated more classrooms and other school facilities such as libraries, laboratories and function rooms as well as student loan assistance.</p>

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	<ul style="list-style-type: none"> <li>• Other Government Agencies like DepEd, CHED</li> <li>• Private educational institutions</li> </ul>	
<p><b><u>Residential Real Estate Financing Project (RRFP)</u></b></p> <p><i>DBP's umbrella program to support the bank's strategic thrust of social development through the provision of accessible financing to support shelter production and secure tenure delivery</i></p>	<p><b><i>Beneficiaries:</i></b> Low income employees, homeless and new households, multiple households in single housing units and dilapidated housing units, OFWs</p> <p><b><i>Partners:</i></b></p> <ul style="list-style-type: none"> <li>• Local Government Units</li> <li>• Private Real Estate Developer Groups such as CREBA, OSHDAP, NREA, SHDA</li> <li>• Housing and Urban Development Coordinating Council</li> <li>• Cooperative Development Authority</li> <li>• Other Key Shelter Agencies</li> </ul>	<p>The Bank provided loan assistance to a total of 77 beneficiaries of residential real estate loan amounting to ₱12.84 billion. A total of 893 housing units have been completed.</p> <p>The Bank has a total of 77 approved real estate accounts to various stakeholders such as LGUs, private developers, and other private sector groups.</p> <p>The RRFP reached the end of its implementation period this 2017 and will be subject to enhancement in 2018 in order to provide a more responsive shelter program framework for Filipino families.</p>
<p><b><u>Sustainable Agribusiness Financing Program (SAFP)</u></b></p> <p><i>Provides credit for agribusiness projects engaged in the production, harvest, processing, and marketing of crops, poultry, livestock, and fishery</i></p>	<p><b><i>Beneficiaries:</i></b> farmers, fisher folk, agrarian reform communities</p> <p><b><i>Partners:</i></b></p> <ul style="list-style-type: none"> <li>• Local Government Units</li> <li>• Other Government Agencies such as DAR, DA, DENR</li> <li>• Private institutions</li> <li>• Cooperatives and other POs</li> </ul>	<p>Provided funding assistance amounting to ₱57.64 billion (excluding NFA) for 466 borrowers with outstanding principal balance of ₱43.36 billion.</p>

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<p><b><u>Tree Plantation Financing Program (TPFP)</u></b></p> <p><i>A credit assistance program for the expansion, harvesting, maintenance and protection of existing tree plantations with at least 4 year old standing trees in at least 1% of the plantation area of qualified private and public land</i></p>	<p><b>Beneficiaries:</b> Farmers, planters and other communities in project areas</p> <p><b>Partners:</b></p> <ul style="list-style-type: none"> <li>• Local Government Units</li> <li>• Other Government Agencies such as DAR, DA, DENR</li> <li>• Private institutions</li> <li>• Cooperatives and other POs</li> </ul>	<p>Tree plantation projects have a total of 320,350 trees already planted in 1,200 hectares with additional 3,489 hectares more that will be planted. Industries covered include wood processing, oil palm processing, coffee processing, and biomass fuel export and food production.</p>
<p><b><u>Sustainable Health Care Investment Program(SHCIP)</u></b></p> <p><i>Credit program which aims to narrow the gap and improve the delivery of quality health care services in the country</i></p>	<p><b>Beneficiaries:</b> Filipino communities in project areas, particularly areas with high maternity and infant mortality, and areas with below standard hospital bed to population ratios.</p> <p><b>Partners:</b></p> <ul style="list-style-type: none"> <li>• Local Government Units</li> <li>• Other Government Agencies such as DOH, PhilHealth</li> <li>• Private Hospital Association of the Philippines</li> </ul>	<p>The Bank's total loan exposure to health care projects amount to ₱13.3 billion for 154 loan availed as of December 2017. Outstanding principal balance stands at ₱10.8 billion.</p> <p>A total of more than 3,700 hospital beds were contributed by Bank-financed hospital projects for the years 2012-2017.</p> <p>Moving forward, the Bank is targeting to contribute at least 1,500 more hospital beds in the next five years as it continues to enhance its interventions for the improvement of the health sector in the Philippines with more responsive programs.</p>
<p><b><u>Programs for Micro, Small and Medium Enterprises (MSMEs)</u></b></p>	<p><b>Beneficiaries:</b> Micro-Entrepreneurs Small and Medium Enterprises Underbanked Individuals Women</p>	<p>The Bank has three (3) loan programs for mSMEs (Sustainable Enterprises for Economic Development, Sustainable Agribusiness Financing Program and Tree Plantation Financing Program) with total loan exposure to mSMEs amounting to ₱71.98 billion for 1,715 borrowers.</p>

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	<p><b>Partners:</b></p> <ul style="list-style-type: none"> <li>• Banko Sentral ng Pilipinas</li> <li>• Department of Trade and Industry</li> <li>• Department of Science and Technology</li> <li>• Department of Agriculture</li> <li>• Department of Agrarian Reform</li> <li>• Department of Environment and Natural Resources</li> <li>• Philippine Women’s Business Council</li> <li>• Other People’s Organizations</li> <li>• Microfinance Institutions</li> <li>• SB Corporation</li> <li>• MSMED Council</li> <li>• Cooperatives</li> <li>• Local Government Units</li> </ul>	<p>Through the Programs for mSMEs, in particular the Inclusive Lending for Aspiring Women (ILAW) Entrepreneurs Program Business Loan, women are empowered by supporting women entrepreneurship, network with women organizations and create jobs and build local economies.</p> <p>Provided assistance to 51 Credit Surety Funds (CSFs) with the designation of 48 Account Officers as DBP Representatives to support and assist the CSFs in the country. Total loan approval of ₱1.264 billion to 3,536 loan beneficiaries were granted and released to 3,532 loan borrowers of 26 CSFs.</p> <p>Approval of three (3) new CSF (La Union, Tacloban &amp; Mandaue) established with a total of additional contribution of ₱10.25 million. Also participated in the launching and MOA signing of the Cauayan City, Batangas Credit Surety Funds and Sta. Rosa City Credit Surety Fund.</p>