

**DBP PROGRAMS AND PROJECTS SUPPORTING THE FIVE KEY RESULT AREAS (KRAs) UNDER E.O. 43 S.2011
(as of 31 December 2020)**

(A) KEY RESULT AREA (KRA)	(B) MAJOR PROGRAMS AND PROJECTS	(C) ACTUAL RESULTS/ACCOMPLISHMENTS (as of 31 December 2020)	(D) BENEFICIARIES
TRANSPARENT, ACCOUNTABLE AND PARTICIPATORY GOVERNANCE	<p>1. Residential Real Estate Financing Project (RREFP)</p> <p><i>The Program is 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>No. of Accounts: 46 Amount Approved: Php 12.14B. Outstanding Principal Balance (OPB): Php 4.10B.</p> <p>The program has 20 accounts in Luzon with an OPB of Php 3.06B, 15 accounts in Visayas with an OPB of Php 0.48B and 11 accounts in Mindanao with an OPB of Php 0.56B.</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Local Government Units • Government agencies for their employee housing projects • Private Sector Groups • Private Developers • Cooperatives • Microfinance Institutions • Private Financial Institutions • NGOs • HOAs when supported by an LGU Guarantee • Private Companies for their employees • Public-Private Partnerships for housing Projects
	<p>2. Strategic Healthcare and Investments for Enhanced Lending & Development (SHIELD) (formerly the Sustainable Health Care Investment Program - SHCIP)</p> <p><i>The program serves as the umbrella program for all healthcare projects.</i></p>	<p>No. of Accounts: 100 Amount Approved: Php 23.52B. Outstanding Principal Balance (OPB): Php 8.54B.</p> <p>The program has 49 accounts in Luzon with an OPB of Php 5.44B, 25 accounts in Visayas with an OPB</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • All hospital/health facilities (all levels/classification) • Laboratories, diagnostic centers and clinics • Primary care providers, such as: <ul style="list-style-type: none"> - Family Physician clinics / RHUs - Midwife of birthing clinics

		of Php 1.61B and 26 accounts in Mindanao with OPB of Php 1.49B .	<ul style="list-style-type: none"> - Business solution companies of NGOs supporting/operating primary care clinics • Pharmacies/drugstores/botika ng bayan
	<p>3. Education Sector Support for Knowledge, Wisdom and Empowerment through Lending Assistance (ESKWELA Program) (formerly the DBP Educational Fund Program)</p> <p><i>The Program aims to provide credit assistance to the education sector. This is the umbrella program that covers basic education, tertiary education, technical/vocational education and alternative learning systems to support the Bank's thrust of contributing to the improvement of lives of Filipinos across the nation to make the highest possible standards of quality education available.</i></p>	<p>No. of Accounts: 159 Amount Approved: Php 13.61B. Outstanding Principal Balance (OPB): Php 8.26B.</p> <p>The program has 86 accounts in Luzon with an OPB of Php 5.90B, 31 accounts in Visayas with an OPB of Php 0.69B and 42 accounts in Mindanao with OPB of Php 1.67 B.</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Local Government Units • Private and Public Educational Institutions recognized by CHED, DepED and TESDA • Microfinance Institutions with educational loan programs • Training Centers accredited by government regulatory bodies • Other Institutions (i.e. foundations and other corporations) that support educational programs
	<p>4. DBP Rehabilitation Support Program on Severe Events (DBP RESPONSE)</p> <p><i>The DBP RESPONSE provides rehabilitation financing support to new and existing borrowers of DBP, both public and private institutions, who have been adversely affected by calamities and/or events arising from the occurrence of such calamities.</i></p>	<p>No. of Accounts: 26 Amount Approved: Php 6.13B.</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Public and private institutions that are existing or new clients of DBP, located and/or operating in areas declared in a state of calamity by competent authority/ies.
	<p>5. DBP Forest Program</p> <p>The DBP Forest Program is an initiative of the Development Bank of the Philippines to protect the country's watershed areas. Its long-term vision is to develop downstream industries in the rural areas by supporting and encouraging the forestation of open areas through the planting of high value fruit trees and other useful species like bamboo and ilang-ilang.</p>	<p>No. of Partners – 47 Total Area - 7,454.77 hectares DBP Funding Assistance – Php 151.81 Million Amount Released – Php112.31 Million</p>	<p>7,363 farmer beneficiaries composed of indigenous peoples such as Palaw'enos Tboli, Manobos, Mangyan, Aeta, Igorot, Madaya and B'laan Tribe.</p>

	Other similar undertakings include coastal rehabilitation through planting of mangroves. Secondary considerations resulting from the tree planting projects are improvement in spawning grounds for terrestrial and marine life.		
POVERTY REDUCTION AND EMPOWERMENT OF THE POOR AND VULNERABLE	MSMEs		-
	1. Residential Real Estate Financing Project (RREFP) <i>The Program is 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>	No. of Accounts: 46 Amount Approved: Php 12.14B. Outstanding Principal Balance (OPB): Php 4.10B. The program has 20 accounts in Luzon with an OPB of Php 3.06B , 15 accounts in Visayas with an OPB of Php 0.48B and 11 accounts in Mindanao with an OPB of Php 0.56B .	Beneficiaries: <ul style="list-style-type: none"> • Local Government Units • Government agencies for their employee housing projects • Private Sector Groups • Private Developers • Cooperatives • Microfinance Institutions • Private Financial Institutions • NGOs • HOAs when supported by an LGU-Guarantee • Private Companies for their employees • Public-Private Partnerships for housing Projects
	2. Strategic Healthcare and Investments for Enhanced Lending & Development (SHIELD) (formerly the Sustainable Health Care Investment Program - SHCIP) <i>The program serves as the umbrella program for all healthcare projects.</i>	No. of Accounts: 100 Amount Approved: Php 23.52B. Outstanding Principal Balance (OPB): Php 8.54B. The program has 49 accounts in Luzon with an OPB of Php 5.44B , 25 accounts in Visayas with an OPB of Php 1.61B and 26 accounts in Mindanao with OPB of Php 1.49 B .	Beneficiaries: <ul style="list-style-type: none"> • All hospital/health facilities (all levels/classification) • Laboratories, diagnostic centers and clinics • Primary care providers, such as: <ul style="list-style-type: none"> - Family Physician clinics / RHUs - Midwife of birthing clinics - Business solution companies of NGOs supporting/operating primary care clinics • Pharmacies/drugstores/botika ng bayan

	<p>3. Education Sector Support for Knowledge, Wisdom and Empowerment through Lending Assistance (ESKWELA Program) (formerly the DBP Educational Fund Program)</p> <p><i>The Program aims to provide credit assistance to the education sector. This is the umbrella program that covers basic education, tertiary education, technical/vocational education and alternative learning systems to support the Bank's thrust of contributing to the improvement of lives of Filipinos across the nation to make the highest possible standards of quality education available.</i></p>	<p>No. of Accounts: 159 Amount Approved: Php 13.61B. Outstanding Principal Balance (OPB): Php 8.26B.</p> <p>The program has 86 accounts in Luzon with an OPB of Php 5.90B, 31 accounts in Visayas with an OPB of Php 0.69B and 42 accounts in Mindanao with OPB of Php 1.67 B.</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Local Government Units • Private and Public Educational Institutions recognized by CHED, DepED and TESDA • Microfinance Institutions with educational loan programs • Training Centers accredited by government regulatory bodies • Other Institutions (i.e. foundations and other corporations) that support educational programs
	<p>4. Sustainable Enterprises for Economic Development (SEED)</p> <p><i>The Sustainable Enterprises for Economic Development (SEED) is DBP's umbrella program for micro, small, and medium enterprises (MSMEs, which aims to spur the contribution of MSMEs to sustainable economic development. The following are the sub-programs under SEED.</i></p> <ul style="list-style-type: none"> • <i>Small Business Puhunan Loan Program (SBPLP)</i> • <i>Medium Enterprise and Other Business Enterprise (ME + OBE) Lending Program</i> • <i>Overseas Filipino Workers Reintegration Program (OFWRP)</i> • <i>Retail Lending for Micro and Small Enterprises (RLMSE)</i> • <i>Inclusive Lending for Aspiring Women Entrepreneurs (ILAW)</i> 	<p>No. of Accounts: 124 Amount Approved: Php 1,653,095,285.25 Outstanding Principal Balance (OPB): Php 1,161,244,118.96</p>	<p>Beneficiaries</p> <p>Any duly registered MSMEs of good standing in the community. Business ownership could either be single proprietorship, partnership, corporation, cooperative, and other entities with legal personality to engage in a business enterprise.</p> <p>Employees of these enterprises, the government</p>
	<p>5. Credit Surety Fund</p>	<p>No. of Accounts: 29</p>	<p>Beneficiaries</p>

	<p><i>DBP CSF Credit Facility is a special lending window in support to the Credit Surety Fund (CSF) Program of Bangko Sentral ng Pilipinas, which aims to support growth of micro, small and medium enterprises (MSME) which are short of acceptable collateral.</i></p>	<p>Amount Approved: PhP 206,806,208.05 Outstanding Principal Balance (OPB) : PhP 122,808,695.9</p>	<ul style="list-style-type: none"> • Cooperatives and NGOs which are contributors to the CSF • SME members of the above contributing Cooperatives and NGOs • Partnership whose majority partners, including the capitalist partner are members of the CSF-participating cooperative/NGO. In case a partnership is composed of only two (2) partners, both of them must be members of the CSF-participating cooperative/ NGO. <p>Corporation with at least 67% or 2/3 of its shares of stocks is owned by a member of a CSF-participating cooperative/NGO.</p>
	<p>6. Contract-To-Sell Financing Facility for Real Estate Developers (CTS Program)</p> <p><i>The Contract-to-Sell Financing Facility for Real Estate Developers (CTS Program) is a credit facility to provide Real Estate Developers means to grow its housing portfolio and to assist Key Shelter Agencies (KSAs) in addressing the housing requirements of the country.</i></p>	<p>No. of Accounts: 3 Amount Approved: PhP 325,000,000.00 Outstanding Principal Balance (OPB): PhP 51,040,000.00</p>	<p>Beneficiaries Real Estate Developers</p>
	<p>7. Expanded Rice Credit Assistance under the Rice Competitiveness Enhancement Fund (ERCA – RCEF)</p> <p><i>The Expanded Rice Credit Assistance under the Rice Competitiveness Enhancement Fund (ERCA-RCEF) is a credit facility created pursuant to R.A. 11203 or The Rice</i></p>	<p>No. of Accounts: 7 Amount Approved: PhP 862,440,000.00 Outstanding Principal Balance (OPB) : PhP 314,468,000.00</p>	<p>Beneficiaries</p> <ul style="list-style-type: none"> • Individual rice farmers which are listed in the Registry System for Basic Sectors in Agriculture (RSBSA) • DA-accredited cooperatives with rice farmers as members

	<p><i>Tariffication Law of 2019 to provide rice farmers and their cooperatives access to formal credit.</i></p> <p><i>The fund shall be made available in the form of credit facility with minimal interest rates and with minimum collateral requirements to the rice farmers. ERCA-RCEF shall be over and above the regular credit programs of LBP and DBP for rice farming.</i></p>		
	<p>8. DA-ACPC-DBP BuyANlhan Credit Program <i>As a direct response to the to the call of the national government for a concerted effort of government agencies serving the agriculture sector to firm up its support for our palay farmers in the wake of the impact of lower palay prices, the Agricultural Credit Policy Council (ACPC) tapped the Development Bank of the Philippines as partner for the implementation of the DA-ACPC-OBP BuyANlhan Credit Program.</i></p> <p><i>The program is part of the Department of Agriculture's bid to further boost procurement of local palay to help farmers reeling from very low prices of their produce under the new rice regime. The DA-ACPC-DBP BuyANlhan Credit Program is a credit facility which aims to elevate direct engagement of rice cooperatives/associations in the rice industry value chain by providing credit access to working capital requirement. The program serves as an organized approach to channel</i></p>	<p>No. of Accounts: 1 Amount Approved: Php 200,000,000.00 Outstanding Principal Balance (OPB) : Php 200,000,000.00</p>	<p>Beneficiaries Cooperatives and Associations with Rice Farmers as Members</p>

	<p><i>financing to the agriculture sectors and promote financial inclusion.</i></p>		
	<p>9. DBP RESPONSE to Accelerate MSME Recovery (DBP RESPONSE – MSME Recovery) <i>The DBP RESPONSE to accelerate MSME Recovery (DBP RESPONSE-MSME RECOVERY) is a sub-program of DBP RESPONSE created in compliance to the Republic Act No. 11494 or known as the Bayanihan to Recover as One Act directing the Development Bank of the Philippines (DBP) to introduce low interest and/or flexible term loan program for operating expenses available to businesses affected by the COVID-19 pandemic, particularly that priority shall be given to those engaged in agri-fishery and non-essential businesses', including but not limited to, start-ups and cooperatives.</i></p>	<p>No. of Accounts: 3 Amount Approved: Php 2,205,000,000.00 Outstanding Principal Balance (OPB) : Php 0.00</p>	<p>Beneficiaries</p> <ul style="list-style-type: none"> • Retail Any duly registered micro, small and medium enterprises that are existing or new clients of DBP engaged in agri-fishery and non-essential services with preference for medium enterprises, including start-ups and cooperatives. • Wholesale The following Lending Institutions which provide credit to start-up or MSMEs in agri-fishery and non-essential services: <ol style="list-style-type: none"> a. Rural banks; b. Thrift banks; c. Microfinance-oriented hat; d. Non-Bank Financial Institutions (i.e.

			Cooperatives, Microfinance Institutions, etc) Eligible Sub-borrowers: Any duly registered micro, small and medium enterprises that are engaged in agri-fishery and non-essential services with preference for micro and small enterprises, including start-ups and cooperatives.
	<p>10. Agroforestry Plantation Program (APP) (Formerly Tree Plantation Financing Program - TFPF)</p> <p><i>The Agroforestry Plantation Program (APP) is a credit assistance program for the development, expansion, harvesting, processing, maintenance and protection of industrial forest-based plantations in qualified private and public land consisting of at least five (5) to forty thousand (40,000) hectares of open area. APP aims to hasten economic development, promote environmental stability, enhance climate change mitigation, and boost the Philippine wood-based industry by addressing the increase in demand for forest and forest-based products and services.</i></p>	<p>No. of Accounts: 2 Amount Approved: Php 13,000,000.00 Outstanding Principal Balance (OPB): Php 583,333.22</p>	<p>Beneficiaries Plantation operators / Tenure holders who are registered with the Securities and Exchange Commission (SEC), Department of Trade and Industries (DTI), Department of Labor and Employment (DOLE) or Cooperative Development Authority (CDA), Local Government Units, People's Organization(PO) and PO Federation with at least five (5) to forty thousand (40,000) hectares of open area.</p>

RAPID, INCLUSIVE AND SUSTAINED ECONOMIC GROWTH	<p>1. Residential Real Estate Financing Project (RREFP)</p> <p><i>The Program is 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>No. of Accounts: 46 Amount Approved: Php 12.14B. Outstanding Principal Balance (OPB): Php 4.10B.</p> <p>The program has 20 accounts in Luzon with an OPB of Php 3.06B, 15 accounts in Visayas with an OPB</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> ● Local Government Units ● Government agencies for their employee housing projects ● Private Sector Groups ● Private Developers ● Cooperatives ● Microfinance Institutions
---	--	--	--

		of Php 0.48B and 11 accounts in Mindanao with an OPB of Php 0.56B .	<ul style="list-style-type: none"> • Private Financial Institutions • NGOs • HOAs when supported by an LGU Guarantee • Private Companies for their employees • Public-Private Partnerships for housing Projects
	<p>1. Connecting Rural-Urban Intermodal Systems Efficiency (CRUISE) Program</p> <p><i>The Program serves as the umbrella program to guide the Bank's strategic thrust for connectivity infrastructure in the transportation, logistics, tourism sectors. The programs objectives are to support national plan to increase investments in transport, logistics, ICT and tourism infrastructure and services through medium and long-term financing, promote rural-urban integration and connectivity, accelerate economic growth particularly in the high potential growth sectors of manufacturing, agriculture and tourism through provision of necessary connectivity infrastructure.</i></p>	<p>No. of Accounts: 169 Amount Approved: Php 41.59B. Outstanding Principal Balance (OPB): Php 21.31B.</p> <p>Projects financed under CRUISE included construction of public markets, government centres 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. The program has 73 accounts in Luzon with an OPB of Php 10.70B, 35 accounts in Visayas with an OPB of Php 3.84B and 53 accounts in Mindanao with an OPB of Php 4.29B. There are 8 accounts having projects covering multiple areas all over the country with an OPB of Php 2.48B.</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Private corporations • Cooperatives and Associations • Local Government Units • Government Owned and Controlled Corporations
	<p>2. Financing Utilities for Sustainable Energy Development (FUSED) Program</p>	<p>No. of Accounts: 80 Amount Approved: Php 54.07B.</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Private Cooperatives

	<p><i>The FUSED Program aims to contribute in the increase access to electricity services through financing in order to help achieve inclusive growth and poverty reduction.</i></p>	<p>Outstanding Principal Balance (OPB): Php 34.73B.</p> <p>The program has 35 accounts in Luzon with an OPB of Php 9.96B, 21 accounts in Visayas with an OPB of Php 11.64B and 24 accounts in Mindanao with an OPB of Php 13.13B.</p>	<ul style="list-style-type: none"> • Electric Cooperatives • Local Government Units • Government Owned and Controlled Corporations • Private Financial Institutions
	<p>3. Water for Every Resident (WATER) Program</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>No. of Accounts: 75 Amount Approved: Php 18.03B. Outstanding Principal Balance (OPB): Php 12.25B.</p> <p>The program has 40 accounts in Luzon with an OPB of Php 4.98B, Visayas having 16 accounts with an OPB of Php 2.53B, and Mindanao having 19 accounts with an OPB of Php 4.74B.</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Local Government Units • Private Corporations • Water Districts • Other water services providers • Private financial institutions/Micro-Finance Institutions
	<p>4. Program Assistance to Support Alternative Driving Approaches (PASADA) Financing Program</p> <p><i>The program objectives are to support the implementation of the government’s Public Utility Vehicle Modernization Program (PUVMP) and its Omnibus Franchising Guidelines (OFG) under Department Order No. 2017-011 dated June 19, 2017 issued by the Department of Transportation. The program further aims to offer financing with favorable terms that are responsive to the needs of transport corporations and cooperatives and allow smooth transition to modern public transport vehicles.</i></p>	<p>No. of Accounts: 78 Amount Approved: Php 5.90B. Outstanding Principal Balance (OPB): Php 2.25B</p> <p>Total No. Of Jeepneys purchased: 2,835.</p> <p>The program has 62 accounts in Luzon with an OPB of Php 1.86B, 10 accounts in Visayas with an OPB of Php 0.25B and 6 accounts in Mindanao with an OPB of Php 0.14B.</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Corporations (e.g. fleet management companies) • Cooperatives registered with the Office of The Transport Cooperatives participating in the PUVMP, which have been awarded, or have been qualified to receive franchises by the Land Transportation Franchising and Regulatory Board (LTFRB) under the Omnibus Franchising Guidelines (OFG).

	<p>5. Infrastructure Contractor Support (ICONS) Program</p> <p><i>The program aims to support the national government's thrust of promoting infrastructure growth in the country under its BUILD, BUILD, BUILD Program including its Public-Private-Partnership Program. The program will extend direct financing to construction contractors as a complementary mode of fund to various types of infrastructure activities. With increased levels of infrastructure spending as a goal of the government, higher levels of credit support for contractors will be needed to finance award contracts.</i></p>	<p>No. of Accounts: 414 Amount Approved: Php 35.7 B. Outstanding Principal Balance (OPB): Php 23.20B.</p> <p>The program has 137 accounts in Luzon with an OPB of Php 5.93B, 127 accounts in Visayas with an OPB of Php 6.98B and 140 accounts in Mindanao with an OPB of Php 8.63B. There are 10 accounts having projects covering multiple areas all over the country with an OPB of Php 1.66B.</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Contractors duly licensed by the Philippine Contractors Accreditation Board (PCAB) under the following: <ul style="list-style-type: none"> - Classification (General Engineering Contracting, General Building Contracting, Specialty Contracting and Trade) • PCAB License Categories ("AAAA", "AAA", "AA", "A", "B", "C", "D" and "E")
	<p>6. Green Financing Program (GFP)</p> <p><i>The Program is DBP's umbrella program to for environmental projects supporting the green economy and green growth strategy for both industries and local government units.</i></p>	<p>No. of Accounts: 132 Amount Approved: Php 45.87B. Outstanding Principal Balance (OPB): Php 30.69B.</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>The program has 69 accounts in Luzon with an OPB of Php 13.06B, 30 accounts in Visayas with an OPB of Php 9.49B and 30 accounts in Mindanao with OPB of Php 7.96B. There are 3 accounts having projects covering multiple areas all</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Private Corporations and Enterprises • Local Government Units • Government Owned and Controlled Corporations • Government Agencies • Water Districts/Private Service Providers • Cooperatives/Associations • Participating Financial Institutions / Microfinance Institutions

		over the country with an OPB of Php 0.184B.	
	<p>7. Lending Initiatives for Sanitation (LINIS) Program</p> <p><i>The Program aims to contribute to the national government's goal of achieving universal access to sanitation through provision of credit assistance to local government units, water districts and private companies and thus help them address compliance to:</i></p> <ul style="list-style-type: none"> • <i>Clean Water Act of 2004 or Republic Act 9275</i> • <i>Order of the Supreme Court for the clean-up, rehabilitation and preservation of several bodies of water.</i> • <i>Presidential Directive No. 2018-0081 dated 12 February 2018 requiring all resorts to have water treatment facility.</i> 	<p>No. of Accounts: 4 Amount Approved: Php 0.56B. Outstanding Principal Balance (OPB): Php 0.25B.</p> <p>The program has 1 account in Luzon, 2 accounts in Visayas with an OPB of Php 0.25B, and 1 account in Mindanao.</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Local Government Units • Water Districts • Private Companies (i.e. service providers, resort owners, hospitals, PFIs, MFIs, etc.) • Cooperative and Associations
	<p>8. Energy Efficiency Savings (E2SAVE) Financing Program</p> <p><i>The Program aims to provide assistance based on electricity savings to both public and private sectors' energy projects to enable them to harness the available new technologies and thus contribute in the effort of reducing greenhouse gas emissions. It further aims to provide credit assistance to Energy Service Companies to further promote the development of energy efficiency projects.</i></p>	<p>No. of Accounts: 7 Amount Approved: Php 0.47B. Outstanding Principal Balance (OPB): Php 0.25B.</p> <p>The program produced 1 account each for Luzon, Visayas and Mindanao, with Luzon having an OPB of Php 55M and Mindanao has an OPB of Php 18.9M.</p> <p>The remaining 4 accounts have projects covering multiple areas all over the country with an OPB of Php 0.18B.</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • National Government Agencies • Government Owned and Controlled Corporations • State Universities and Colleges • Local Government Units • Private Companies • ESCO accredited by the Department of Energy

	<p>9. Assistance for Economic and Social Development (ASENSO) for Local Government Units (LGUs) Financing Program</p> <p><i>The Financing Program aims to provide financing assistance to all levels of local government units in the accomplishment of its projects to accelerate infrastructure developments as one of the goals in Philippine Development Plan; and, to contribute in the attainment of Sustainable Development Goals (SDG 1,2,3,4,6,7,8,9,11 and 13).</i></p>	<p>No. of Accounts: 5 Amount Approved: Php 0.45B.</p> <p>The program has 3 account in Luzon, 2 accounts in Mindanao</p>	<p>Beneficiaries:</p> <p>All Local Government Units (LGUs), i.e. Province, Cities, Municipalities, and Barangays</p>
	<p>10. DBP-Mindanao Development Assistance (DBP-MinDA) Financing Program</p> <p><i>The Financing Program aims to contribute to addressing the challenges faced by the people in Mindanao such as low agricultural productivity due to lack of access of production areas to processing centers and market, and the lack of access to water supply for drinking and irrigation and other support services.</i></p> <p><i>The program will contribute to addressing these challenges and further attain peace, prosperity and poverty reduction, among others, for geographically isolated and disadvantaged areas in Mindanao through the provision of potable water supply and irrigation.</i></p>	<p>No. of Account: 1 Amount Approved: Php 0.115B. Outstanding Principal Balance (OPB): Php 0.015B.</p> <p>The program was approved on the last quarter of 2020. LGU Taraka, Lanao del Sur is the initial beneficiary of the program.</p>	<p>Beneficiaries:</p> <p>Local Government Units (LGUs) who are geographically isolated and/or located in disadvantaged areas in Mindanao, catering to waterless communities and far-flung Indigenous People’s communities, except barangays.</p>
	<p>11. DBP’s Electric Cooperative Loan Takeout Assistance to PSALM (DELTA-P)</p> <p><i>The program aims to contribute to the continual improvement of the Electric Cooperative’s (ECs)</i></p>	<p>No. of Accounts: 4 Amount Approved: Php 1.79B. Outstanding Principal Balance (OPB): Php 1.68B.</p>	<p>Beneficiaries:</p> <p>Electric Cooperatives with Restructuring Agreements (RA) or Special Payment Arrangement (SPA) with PSALM.</p>

	<p><i>performance through loan takeout from the Power Sector Assets and Liabilities Management (PSALM) to ensure adequate, affordable, and reliable supply of electricity.</i></p>	<p>The program has 2 accounts in Luzon with an OPB of Php 0.75B and 2 accounts in Visayas with an OPB of Php 0.93B.</p>	
	<p>12. Broiler Contract Growing Program (BCGP)- <i>BCGP supports the poultry industry through financing of poultry broiler contract growing projects under Sustainable Agribusiness Financing Program (SAFP). It will increase the Bank's compliance to "The Agri-Agra Reform Credit Act of 2009" otherwise known as "Agri-Agra law" (RA 10000). With increased demand for poultry meat products, a higher level of credit support for the industry will be needed to finance contract growing projects.</i></p>	<p>No. of Accounts: 114 Amount Approved: Php 7,406,967,778.29 Outstanding Principal Balance (OPB): Php 4,376,720,693.02</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> Duly recognized broiler contract growers who are registered with the Securities and Exchange Commission (SEC), Department of Trade and Industries (DTI), Department of Labor and Employment (DOLE), or Cooperative Development Authority (CDA). <p>Local Government Units (LGUs).</p>
	<p>13. SAFP</p> <p><i>Sustainable Agribusiness Financing Program (SAFP) is DBP's generic agriculture-focused lending program which provides credit for agribusiness projects engaged in the production, harvest, processing, and marketing of crops, poultry, livestock, and fishery as well as other agricultural plantation projects.</i></p>	<p>No. of Accounts: 126 Amount Approved: Php 8,142,299,526.3 Outstanding Principal Balance (OPB): Php 4,492,961,439.77</p>	<p>Beneficiaries</p> <ul style="list-style-type: none"> Business Entities who are registered with the Securities and Exchange Commission (SEC), Department of Trade and Industries (DTI), Department of Labor and Employment (DOLE), or Cooperative Development Authority (CDA). <p>Local Government Units (LGUs).</p>
	<p>14. SAFP-Dairy</p> <p><i>The SAFP-Dairy is a sub-program designed to assist the National Dairy Authority (NDA) attain its roadmap's main objective which is to gain significant level in Ready to Drink (RTD) milk market</i></p>	<p>No. of Accounts: 2 Amount Approved: Php 17,000,000.00 Outstanding Principal Balance (OPB): Php 487,504.67</p>	<p>Beneficiaries Wholesale (With at least one (1) year profitable operation)</p> <ul style="list-style-type: none"> Banks - Commercial Banks; Thrift Banks; Rural Banks; Cooperative Banks; and Microfinance

			<p>Institutions</p> <ul style="list-style-type: none"> • Non-Banks - Non-Government Organizations (NGO); Irrigators' Associations (IA); SEC registered Financing Companies; Cooperatives; Farmer/Fisherfolk Associations; and other types of associations/organizations duly registered with the corresponding government agencies • All types of Dairy Business Entities that are duly registered with SEC, DTI, DOLE, or CDA, and shall not pose risk to health, national security, and the environment • LGUs and GOCCs with dairy development initiatives and commitments
	15. SEED same as in the second KRA	same as in the second KRA	same as in the second KRA
	16. APP same as in the second KRA	Same as in the second KRA	Same as in the second KRA
	<p>17. Rediscounting Line Facility for Financial Institutions</p> <p><i>DBP is expanding its product offerings for Financial Institutions by including rediscounting of Promissory Notes of eligible sub-borrowers. The Bank wants to take advantage of the opportunities in offering a rediscounting facility for availment by more types of clients, including not only those project/business-based enterprises but also those for eligible salary based general-purpose consumption loans.</i></p>	<p>No. of Accounts: 36</p> <p>Amount Approved: Php 7,036,000,000.00</p> <p>Outstanding Principal Balance (OPB): Php 2,494,522,800.14</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Domestic Banks (UKB, KB, Thrift, Rural and Cooperative banks); <p>Non — Bank Financial Institutions [i.e. Cooperatives, Non-Government Institutions (NGOs), Finance and Leasing Companies, Associations, Microfinance Institutions, etc.)</p>
	18. Credit Surety Fund	Same as in the second KRA	Same as in the second KRA

	Same as in the second KRA		
	19. Contract to Sell Financing Facility for Real Estate Developers (CTS Program) Same as in the second KRA	Same as in the second KRA	Same as in the second KRA
	20. Expanded Rice Credit Assistance under the Rice Competitiveness Enhancement Fund (ERCA – RCEF) Same as in the second KRA	Same as in the second KRA	Same as in the second KRA
	21. DA-ACPC-DBP BuyANIhan Credit Program Same as in the second KRA	Same as in the second KRA	Same as in the second KRA
	22. DBP RESPONSE to Accelerate MSME Recovery (DBP RESPONSE – MSME Recovery) Same as in the second KRA	Same as in the second KRA	Same as in the second KRA
JUST AND LASTING PEACE AND THE RULE OF LAW	none		
INTEGRITY OF THE ENVIRONMENT AND CLIMATE CHANGE ADAPTATION AND MITIGATION	<p>1. Green Financing Program (GFP)</p> <p><i>The Program is DBP's umbrella program to for environmental projects supporting the green economy and green growth strategy for both industries and local government units.</i></p>	<p>No. of Accounts: 132 Amount Approved: Php 45.87B. Outstanding Principal Balance (OPB): Php 30.69B.</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>The program has 69 accounts in Luzon with an OPB of Php 13.06B, 30 accounts in Visayas with an OPB of Php 9.49B and 30 accounts in Mindanao with OPB of Php 7.96B. There are 3 accounts having projects covering multiple areas all</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> ● Private Corporation s and Enterprises ● Local Government Units ● Government Owned and Controlled Corporations ● Government Agencies ● Water Districts/Private Service Providers ● Cooperatives/Associations ● Participating Financial Institutions / Microfinance Institutions

	<p>1. Lending Initiatives for Sanitation (LINIS) Program</p> <p><i>The Program aims to contribute in the national government's goal of achieving universal access to sanitation through provision of credit assistance to local government units, water districts and private companies and thus help them address compliance to:</i></p> <ul style="list-style-type: none"> • <i>Clean Water Act of 2004 or Republic Act 9275</i> • <i>Order of the Supreme Court for the clean-up, rehabilitation and preservation of several bodies of water.</i> • <i>Presidential Directive No. 2018-0081 dated 12 February 2018 requiring all resorts to have a water treatment facility.</i> 	<p>over the country with an OPB of Php 0.184B.</p> <p>No. of Accounts: 4 Amount Approved: Php 0.56B. Outstanding Principal Balance (OPB): Php 0.25B.</p> <p>The program has 1 account in Luzon, 2 accounts in Visayas with OPB of Php 0.25B, and 1 account in Mindanao.</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Local Government Units • Water Districts • Private Companies (i.e. service providers, resort owners, hospitals, PFIs, MFIs, etc.) • Cooperative and Associations
	<p>2. Energy Efficiency Savings (E2SAVE) Financing Program</p> <p><i>The Program aims to provide assistance based on electricity savings to both public and private sectors' energy projects to enable them to harness the available new technologies and thus contribute in the effort of reducing greenhouse gas emissions. It further aims to provide credit assistance to Energy Service Companies to further promote the development of energy efficiency projects.</i></p>	<p>No. of Accounts: 7 Amount Approved: Php 0.47B. Outstanding Principal Balance (OPB): Php 0.25B.</p> <p>The program produced 1 account each for Luzon, Visayas and Mindanao, with Luzon having an OPB of Php 55M and Mindanao has an OPB of Php 18.9M.</p> <p>The remaining 4 accounts have projects covering multiple areas all over the country with an OPB of Php 0.18B.</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • National Government Agencies • Government Owned and Controlled Corporations • State Universities and Colleges • Local Government Units • Private Companies • ESCO accredited by the Department of Energy

	3. Agroforestry Plantation Program (APP) same as in the third KRA	same as in the third KRA	same as in the third KRA
	4. Broiler Contract Growing Program (BCGP) Same as in the third KRA	same as in the third KRA	same as in the third KRA
	5. Sustainable Agribusiness Financing Program (SAFP) Same as in the third KRA	Same as in the third KRA	Same as in the third KRA
	6. SAFP for the Dairy Industry (SAFP-Dairy) Same as in the third KRA	Same as in the third KRA	Same as in the third KRA