

**DBP PROGRAMS AND PROJECTS SUPPORTING THE FIVE KEY RESULT AREAS (KRAs) UNDER E.O. 43 S. 2011
(as of 31 December 2023)**

(A) KEY RESULT AREA (KRA)	(B) MAJOR PROGRAMS AND PROJECTS	(C) ACTUAL RESULTS/ACCOMPLISHMENTS (as of 31 December 2023)	(D) BENEFICIARIES
TRANSPARENT, ACCOUNTABLE AND PARTICIPATORY GOVERNANCE	None		
POVERTY REDUCTION AND EMPOWERMENT OF THE POOR AND VULNERABLE	<p>MSMEs</p> <p>1. Building Affordable Homes Accessible to Every Filipino (BAHAY), formerly the Residential Real Estate Financing Program or RREFP</p> <p><i>The BAHAY Program is a lending program for the housing sector covering the end-to-end process of housing development from land acquisition to site development and shelter construction. It aligns with DBP's strategic thrust of social development through the provision of accessible financing to support shelter production and secure tenure delivery. The BAHAY Program aims to contribute to the National Government's target of making cities and human settlements inclusive, safe, resilient, and sustainable through financing. Further, it aims to help address the gaps in mass housing by providing credit assistance through short-term and long-term financing.</i></p>	<p>No. of Accounts: 67 Amount Approved: Php 31.64Bn OPB: Php 9.53Bn</p> <p>The program has 29 accounts in Luzon with an OPB of Php 2.19Bn, 23 accounts in Visayas with an OPB of Php 6.58Bn and 15 accounts in Mindanao with an OPB of Php 0.76Bn.</p>	<p align="center">-</p> <p>Beneficiaries:</p> <ul style="list-style-type: none"> • Local Government Units • Government agencies • Private Developers • Contractors with awarded housing projects by the Key Shelter Agencies (KSAs) and property developers • Private Corporations • Cooperatives and • Non-Government Organizations (NGOs) when supported by a government institution or another corporate entity

	<p>2. Strategic Healthcare and Investments for Enhanced Lending & Development (SHIELD), formerly the Sustainable Health Care Investment Program or SHCIP</p> <p><i>The program supports the Philippine Development Plan aimed to improve access to health services and the United Nations Sustainable Development Goal No. 3 – Good Health and Well-being. By 2030, the <u>SHIELD</u> Program is expected to have financed Php 25 Billion of investments in the healthcare projects and contributed at least 5,000 additional beds.</i></p>	<p>No. of Accounts: 155 Amount Approved: Php 41.07Bn OPB: Php 16.91Bn</p> <p>The program has 71 accounts in Luzon with an OPB of Php 11.25Bn, 30 accounts in Visayas with an OPB of Php 2.66Bn, and 54 accounts in Mindanao with an OPB of Php 3Bn.</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Public and Private Healthcare institutions (HCIs) - Level 1,2,3 Hospitals • Other Health Facilities, such as: <ul style="list-style-type: none"> - Primary care Facility - Custodial Care Facility - Diagnostic/Therapeutic Facility - Specialized Out-patient Facility
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	<p>3. DBP Education Sector Support for Knowledge, Wisdom and Empowerment through Lending Assistance (ESKWELA), formerly the DBP Educational Fund Program or DEFP</p> <p><i>The ESKWELA Program is a lending program for schools covering Basic Education, Higher Education, Technical-Vocational Education and Alternative Learning. The Program aims to contribute to the improvement of Filipino lives by supporting and promoting the availability and accessibility of quality education. The Program aims to contribute to the National Government’s target on education by providing credit assistance to the education sector.</i></p>	<p>No. of Accounts: 172 Amount Approved: Php 15.52Bn OPB: Php 5.28Bn</p> <p>The program has 93 accounts in Luzon with an OPB of Php 3.7Bn, 33 accounts in Visayas with an OPB of Php 0.49Bn, and 46 accounts in Mindanao with an OPB of Php 1.08Bn.</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Local Government Units • Private and Public Educational Institutions recognized by CHED, DepEd and TESDA • Training Centers accredited by government regulatory bodies • Other Institutions (i.e. foundations) that support educational programs
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	<p>4. Expanded Rice Credit Assistance under the Rice Competitiveness Enhancement Fund (ERCA – RCEF)</p> <p><i>The ERCA-RCEF is a credit facility to support rice farmers, their cooperatives, and for improving the productivity of local rice farmers and increasing their income amidst liberalization of the Philippine rice trade policy.</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.</i></p>	<p>No. of Accounts: 69 Amount Approved: Php 2.51Bn OPB: Php 1.71Bn</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>5. DA-ACPC-DBP BuyANlhan Credit Program</p> <p><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 DAACPC-DBP 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 in the rice industry value chain by providing credit access to working capital requirement. The program serves as an organized approach to channel financing to the agriculture sectors and promote financial inclusion.</i></p>	<p>No. of Accounts: 2 Amount Approved: Php 300Mn OPB: Php 300Mn</p>	<p>Beneficiaries</p> <p>Cooperatives with Rice Farmers as Members</p>

	<p>6. Agroforestry Plantation Program (APP) , Formerly Tree Plantation Financing Program – (TPFP)</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 13Mn OPB: Php 8Mn</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>
	<p>7. Rural Agro-enterprise Partnership for Inclusive Development and Growth (RAPID Growth) Credit Facility</p> <p><i>The Rural Agro-enterprise Partnership for Inclusive Development and Growth (RAPID Growth) Credit Facility is a credit assistance program created to support the RAPID Growth Project of the national government. The RAPID Growth Project was conceptualized by the Department of Trade and Industry (DTI) and funded by the International Fund for Agricultural Development (IFAD).</i></p> <p><i>One of the key features of the RAPID Growth Project is the Conditional Matching Grants. Grant fund support will be provided to qualified proponents to enhance their overall competitiveness level and for the development of the specific agricultural value chain. It is basically aiming to address market failures & institutional deficiencies in terms of access to financing. It also aims to provide the necessary development intervention to help improve agricultural production, productivity, and quality.</i></p>	<p><i>No portfolio yet as the approval is highly dependent on the endorsement of eligible borrowers by the Department of Trade and Industry.</i></p>	<p>Beneficiaries: Any duly registered small and medium enterprises, including cooperatives and farmers organizations who are certified and endorsed by the Department of Trade and Industry as beneficiaries of the RAPID Growth Project.</p>

	<p>8. Aquaculture Value Chain Financing Program (AVCFP) - Regular Developmental Loan</p> <p><i>The Aquaculture Value Chain Financing Program (AVCFP) is a credit assistance program that provides comprehensive support to the aquaculture sector by improving credit access at every stage in the value chain, i.e., input supply, production, processing, and marketing, to increase the competitiveness of the entire industry.</i></p>	<p>No. of Accounts: 1 Amount Approved: Php 26.25Mn OPB: Php 26.25Mn</p>	<p>Beneficiaries Duly registered medium and large enterprises</p>
	<p>9. Aquaculture Value Chain Financing Program (AVCFP-ACPC FUNDED) - National Government Funded Program</p> <p><i>The Aquaculture Value Chain Financing Program (AVCFP) is a credit assistance program that provides comprehensive support to the aquaculture sector by improving credit access at every stage in the value chain, i.e., input supply, production, processing, and marketing, to increase the competitiveness of the entire industry.</i></p>	<p>No. of Accounts: 1 Amount Approved: Php 8Mn OPB: Php 8Mn</p>	<p>Beneficiaries Micro, Small Enterprises, Cooperatives including start-up fish farm operators</p>
	<p>10. Coconut Farmers and Industry Development Credit Program</p> <p><i>The Coconut Farmers and Industry Development (CFID) Credit Program is a credit program in compliance with Republic Act (RA) 11524 and aims to support the Nation's coconut industry through financing of projects related to the coconut value chain.</i></p>	<p>No. of Accounts: 1 Amount Approved: Php 100Mn OPB: Php 100Mn</p>	<p>Beneficiaries</p> <ul style="list-style-type: none"> • Coconut Farmer Enterprises • Coconut Farmer Cooperatives and Organizations

RAPID, INCLUSIVE AND SUSTAINED ECONOMIC GROWTH	<p>1. Building Affordable Homes Accessible to Every Filipino (BAHAY), formerly the Residential Real Estate Financing Program or RREFP</p> <p><i>The BAHAY Program is a lending program for the housing sector covering the end-to-end process of housing development from land acquisition to site development and shelter construction. It aligns with DBP's strategic thrust of social development through the provision of accessible financing to support shelter production and secure tenure delivery. The BAHAY Program aims to contribute to the National Government's target of making cities and human settlements inclusive, safe, resilient, and sustainable through financing. Further, it aims to help address the gaps in mass housing by providing credit assistance through short-term and long-term financing.</i></p>	<p>No. of Accounts: 67 Amount Approved: Php 31.64Bn OPB: Php 9.53Bn</p> <p>The program has 29 accounts in Luzon with an OPB of Php 2.19Bn, 23 accounts in Visayas with an OPB of Php 6.58Bn and 15 accounts in Mindanao with an OPB of Php 0.76Bn.</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Local Government Units • Government agencies • Private Developers • Contractors with awarded housing projects by the Key Shelter Agencies (KSAs) and property developers • Private Corporations • Cooperatives and • Non-Government Organizations (NGOs) when supported by a government institution or another corporate entity
	<p>2. 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 program 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: 192 Amount Approved: Php 49.59Bn OPB: Php 25.26Bn</p> <p>Projects financed under CRUISE included construction of public markets, government centers and transport terminals, and improvement of farm- to market roads construction of shipyard, port expansion and construction and acquisition of cargo/RORO vessels and hotel accommodation.</p> <p>The program has 80 accounts in Luzon with an OPB of Php 8.71Bn, 43 accounts in Visayas with an OPB of Php 7.80Bn and 61 accounts in Mindanao with an OPB of Php 3.16Bn. There are 8 accounts having projects covering multiple</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Private corporations • Cooperatives and Associations • Local Government Units • Government Owned and Controlled Corporations

		areas all over the country with an OPB of Php 5.59Bn.	
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	<p>3. Financing Utilities for Sustainable Energy Development (FUSED) Program</p> <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>No. of Accounts: 96 Amount Approved: Php 83.19Bn OPB: Php 27.36Bn</p> <p>The program has 42 accounts in Luzon with an OPB of Php 9.99Bn, 24 accounts in Visayas with an OPB of Php 10.22Bn, and 30 accounts in Mindanao with an OPB of Php 7.15Bn.</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Private Companies • Transmission/Distribution Utilities (Private Utilities, Electric Cooperatives, and Ecozone Developers/Utilities) • National Government Agencies & Local Government Units • Retail Electricity Suppliers
	<p>4. Water for Every Resident (WATER) Program</p> <p><i>The WATER 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: 95 Amount Approved: Php 25.59Bn OPB: Php 13.98Bn</p> <p>The program has 49 accounts in Luzon with an OPB of Php 8.39Bn, Visayas having 20 accounts with an OPB of Php 1.69Bn, and Mindanao having 26 accounts with an OPB of Php 3.90Bn.</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Private Companies • Water Districts • Local Government Units • Other water services providers • Private Financial Institutions/ Micro-Finance Institutions
	<p>5. 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: 109 Amount Approved: Php 9.26Bn OPB: Php 5.16Bn</p> <p>The program has 79 accounts in Luzon with an OPB of Php 3.52Bn, 15 accounts in Visayas with an OPB of Php 1.30Bn, and 15 accounts in Mindanao with an OPB of Php 0.34Bn.</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>6. 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: 534 Amount Approved: Php 103.06Bn OPB: Php 19.72Bn</p> <p>The program has 180 accounts in Luzon with an OPB of Php 3.63Bn, 159 accounts in Visayas with an OPB of Php 3.47Bn, and 185 accounts in Mindanao with an OPB of Php 11.89Bn. There are 10 accounts having projects covering multiple areas all over the country with an OPB of Php .73Bn.</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")
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	<p>7. Lending Initiatives for Sanitation (LINIS) Program</p> <p><i>The LINIS 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 0.54Bn OPB: Php 0.26Bn</p> <p>The program has 1 account in Luzon with an OPB of Php 0.02Bn, Visayas having 2 accounts with an OPB of Php 0.21Bn, and Mindanao having 1 account with Php 0.03Bn.</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Local Government Units • Water Districts • Private Corporations/Companies • Microfinance Institutions, Cooperatives, and Associations
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	<p>8. Energy Efficiency Savings (E2SAVE) Financing Program</p> <p><i>The Program aims to contribute to the development and promotion of energy efficiency, renewable energy for own use, green building, and electric vehicle projects, and thus, help in strengthening energy security and address climate change by reducing greenhouse gas emissions in the country. It further aims to provide credit assistance to Energy Service Providers, Energy Service Companies and Charging Station Service Providers to further promote the development of energy efficiency projects.</i></p>	<p>No. of Accounts: 12 Amount Approved: Php 1.31Bn OPB: Php 0.39Bn</p> <p>The program has 2 accounts in Luzon with an OPB of Php 0.16Bn and 2 accounts in Visayas with an OPB of Php 0.06Bn and 2 accounts in Mindanao with OPB of Php 0.01Bn. There are 6 accounts having projects covering multiple areas all over the country with an OPB of Php 0.16Bn.</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Public Institutions <ul style="list-style-type: none"> - National Government Agencies - Government Owned and Controlled Corporations - State Universities and Colleges - Local Government Units • Private Corporations/Enterprises • Energy Service Providers • Energy Services Companies (ESCOs) registered/certified by the Department of Energy (DOE) • Charging Station Service Providers accredited by the DOE.
	<p>9. Assistance for Economic and Social Development (ASENSO) for Local Government Units (LGUs) Financing Program</p> <p><i>The ASENSO for LGUs 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 to the attainment of Sustainable Development Goals (SDG 11).</i></p>	<p>No. of Accounts: 377 Amount Approved: Php 107.71Bn OPB: Php 30.71Bn</p> <p>The program has 166 accounts in Luzon with an OPB of Php 19.40Bn, 106 accounts in Visayas with an OPB of Php 5.30Bn, and 105 accounts in Mindanao with an OPB of Php 6.01Bn.</p>	<p>Beneficiaries:</p> <p>All Local Government Units (LGUs), i.e. Province, Cities, Municipalities, and Barangays</p>
	<p>10. DBP Education Sector Support for Knowledge, Wisdom and Empowerment through Lending Assistance (ESKWELA), formerly the DBP Educational Fund Program or DEFP</p> <p><i>The ESKWELA Program is a lending program for schools covering Basic Education, Higher Education, Technical-Vocational Education and Alternative Learning. The Program aims to contribute to the improvement of Filipino lives by supporting and promoting the availability and accessibility of quality education. The Program aims to contribute to the National</i></p>	<p>No. of Accounts: 172 Amount Approved: Php 15.52Bn OPB: Php 5.28Bn</p> <p>The program has 93 accounts in Luzon with an OPB of Php 3.7Bn, 33 accounts in Visayas with an OPB of Php 0.49Bn, and 46 accounts in Mindanao with an OPB of Php 1.08Bn.</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Local Government Units • Private and Public Educational Institutions recognized by CHED, DepEd and TESDA • Training Centers accredited by government regulatory bodies • Other Institutions (i.e. foundations) that support educational programs

	<i>Government's target on education by providing credit assistance to the education sector.</i>		
	<p>11. DBP-Mindanao Development Assistance (DBPMinDA) Financing Program</p> <p><i>The DBP-MinDA Program aims to contribute in addressing low agricultural productivity and the lack of access to water supply in consonance with efforts to 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 Accounts: 2 Amount Approved: Php 0.30Bn OPB: Php 0.14Bn</p> <p>The program has 2 accounts in Mindanao with an OPB of Php 0.14Bn.</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>12. Solar Merchant Power Plant (SMPP) Financing Program</p> <p><i>The Program is designed to support in the attainment of the government's target of 35% renewable energy (RE) in the country's energy mix by 2030 per Philippine Energy Plan (2018-2030). It is expected to contribute to the government's goal of increasing solar pv capacity in the country from 2.16 GW in 2020 to 15.9 GW by 2030.</i></p>	<p>No. of Account: 1 Amount Approved: Php 0.52Bn OPB: No OPB as of December 2023</p>	<p>Beneficiaries:</p> <p>Private Company / Enterprise</p>
	<p>13. Sustainable Waste-management for Enhanced Environmental Protection (SWEET) Financing Program</p> <p><i>The program aims to support the strict implementation of R.A. 9003 or Ecological Solid Waste Management Act of 2000 and R.A. 6969 or Toxic Substances and Hazardous and Nuclear Waste Act of 1990. The objective of the program is to contribute to the development of solid and hazardous waste management facilities and waste-to-energy projects through providing credit assistance to public and private companies in order to help protect the environment and address climate change.</i></p>	<p>No of Accounts: 6 Amount Approved: Php 0.88Bn OPB: Php 0.26Bn</p> <p>The program has 2 accounts in Luzon with an OPB of Php 0.12Bn and 4 accounts in Visayas with no OPB of Php 0.14Bn.</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> ● Public Institutions <ul style="list-style-type: none"> - Local Government Units - Government Owned and Controlled Corporation ● Private Companies <ul style="list-style-type: none"> - Sanitary Landfill Operators - Solid Waste Service Providers - Hazardous Waste Transporters - Hazardous Waste Treaters - Waste-to-Energy Developers

	<p>14. Broiler Contract Growing Program (BCGP)</p> <p><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: 134 Amount Approved: Php 8.46Bn OPB: Php 4.26Bn</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), or Cooperative Development Authority (CDA) • Local Government Units (LGUs).
	<p>15. Swine Repopulation, Rehabilitation, and Recovery (Swine R3) Credit Program (Bank-Funded Loans)</p> <p><i>The Swine Repopulation, Rehabilitation and Recovery Credit Program (the "Program", "Swine R3 Credit Program") is a credit window that compliments the national government's efforts in the recovery and repopulation of the local swine industry through financing of medium and large-scale swine projects that will contribute to ensuring the availability of pork and pork products in the market.</i></p>	<p>No. Of Accounts: 8 Amount Approved: Php 2.61Bn OPB: Php .99Bn</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Duly registered private enterprises • Local government units
	<p>16. Swine Repopulation, Rehabilitation, and Recovery (Swine R3) Credit Program (ACPC-Funded Loans)</p> <p><i>The Swine Repopulation, Rehabilitation and Recovery Credit Program ACPC-Funded Loans (the "Program", "Swine R3-ACPC") is a credit window that supports the national government's efforts in the recovery and repopulation of the local swine industry through financing of bio-secured small-scale farm projects that will contribute to ensuring the availability of pork and pork products in the market.</i></p>	<p>No. Of Accounts: 9 Amount Approved: Php 113.70Mn OPB: Php 74.73Mn</p>	<p>Beneficiaries:</p> <p>Small Business Enterprises including start-up commercial hog raisers duly registered with SEC, DTI, or CDA.</p>

	<p>17. 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 13Mn OPB: Php 8Mn</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>
	<p>18. 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 client, 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: 80 Amount Approved: Php 25.06Bn OPB: Php 10.94Bn</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Domestic Banks (Universal, Commercial, Thrift, Rural and Cooperative Banks) • Non – Bank Financial Institutions
	<p>19. 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: 5 Amount Approved: Php 819.19Mn OPB: Php 68.93Mn</p>	<p>Beneficiaries: Real Estate Developers</p>
	<p>20. Expanded Rice Credit Assistance under the Rice Competitiveness Enhancement Fund (ERCA – RCEF)</p> <p><i>The ERCA-RCEF is a credit facility to support rice farmers, their cooperatives, and for improving the productivity of local rice farmers and increasing their</i></p>	<p>No. of Accounts: 69 Amount Approved: Php 2.51Bn OPB: Php 1.71Bn</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>income amidst liberalization of the Philippine rice trade policy.</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.</i></p>		
	<p>21. DA-ACPC-DBP BuyANlhan Credit Program</p> <p><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 DAACPC-DBP 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 in the rice industry value chain by providing credit access to working capital requirement. The program serves as an organized approach to channel financing to the agriculture sectors and promote financial inclusion.</i></p>	<p>No. of Accounts: 2 Amount Approved: Php 300Mn OPB: Php 300Mn</p>	<p>Beneficiaries Cooperatives with Rice Farmers as Members</p>
	<p>22. Rural Agro-enterprise Partnership for Inclusive Development and Growth (RAPID Growth) Credit Facility</p> <p><i>The Rural Agro-enterprise Partnership for Inclusive Development and Growth (RAPID Growth) Credit Facility is a credit assistance program created to support the RAPID Growth Project of the national government. The RAPID Growth Project was conceptualized by the Department of Trade and</i></p>	<p><i>No portfolio yet as the approval is highly dependent on the endorsement of eligible borrowers by the Department of Trade and Industry.</i></p>	<p>Beneficiaries: Any duly registered small and medium enterprises, including cooperatives and farmers organizations who are certified and endorsed by the Department of Trade and Industry as beneficiaries of the RAPID Growth Project.</p>

	<p><i>Industry (DTI) and funded by the International Fund for Agricultural Development (IFAD).</i></p> <p><i>One of the key features of the RAPID Growth Project is the Conditional Matching Grants. Grant fund support will be provided to qualified proponents to enhance their overall competitiveness level and for the development of the specific agricultural value chain. It is basically aiming to address market failures & institutional deficiencies in terms of access to financing. It also aims to provide the necessary development intervention to help improve agricultural production, productivity, and quality.</i></p>		
	<p>23. Aquaculture Value Chain Financing Program (AVCFP) - Regular Developmental Loan</p> <p><i>The Aquaculture Value Chain Financing Program (AVCFP) is a credit assistance program that provides comprehensive support to the aquaculture sector by improving credit access at every stage in the value chain, i.e., input supply, production, processing, and marketing, to increase the competitiveness of the entire industry.</i></p>	<p>No. of Accounts: 1 Amount Approved: Php 26.25Mn OPB: Php 26.25Mn</p>	<p>Beneficiaries Duly registered medium and large enterprises</p>
	<p>24. Aquaculture Value Chain Financing Program (AVCFP-ACPC FUNDED) - National Government Funded Program</p> <p><i>The Aquaculture Value Chain Financing Program (AVCFP) is a credit assistance program that provides comprehensive support to the aquaculture sector by improving credit access at every stage in the value chain, i.e., input supply, production, processing, and marketing, to increase the competitiveness of the entire industry.</i></p>	<p>No. of Accounts: 1 Amount Approved: Php 8Mn OPB: Php 8Mn</p>	<p>Beneficiaries Micro, Small Enterprises, Cooperatives including start-up fish farm operators</p>

	<p>25. Coconut Farmers and Industry Development Credit Program</p> <p><i>The Coconut Farmers and Industry Development (CFID) Credit Program is a credit program in compliance with Republic Act (RA) 11524 and aims to support the Nation's coconut industry through financing of projects related to the coconut value chain.</i></p>	<p>No. of Accounts: 1 Amount Approved: Php 100Mn OPB: Php 100Mn</p>	<p>Beneficiaries</p> <ul style="list-style-type: none"> • Coconut Farmer Enterprises • Coconut Farmer Cooperatives and Organizations
<p>JUST AND LASTING PEACE AND THE RULE OF LAW</p>	<p>None</p>		

<p>INTEGRITY OF THE ENVIRONMENT AND CLIMATE CHANGE ADAPTATION AND MITIGATION</p>	<p>1. Lending Initiatives for Sanitation (LINIS) Program</p> <p><i>The LINIS 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 0.54Bn OPB: Php 0.26Bn</p> <p>The program has 1 account in Luzon with an OPB of Php 0.02Bn, Visayas having 2 accounts with an OPB of Php 0.21Bn, and Mindanao having 1 account with Php 0.03Bn.</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Local Government Units • Water Districts • Private Corporations/Companies • Microfinance Institutions, Cooperatives, and Associations
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<p>2. Energy Efficiency Savings (E2SAVE) Financing Program</p> <p><i>The Program aims to contribute to the development and promotion of energy efficiency, renewable energy for own use, green building, and electric vehicle projects, and thus, help in strengthening energy security and address climate change by reducing greenhouse gas emissions in the country. It further aims to provide credit assistance to Energy Service Providers, Energy Service Companies and Charging Station Service Providers to further promote the development of energy efficiency projects.</i></p>	<p>No. of Accounts: 12 Amount Approved: Php 1.31Bn OPB: Php 0.39Bn</p> <p>The program has 2 accounts in Luzon with an OPB of Php 0.16Bn and 2 accounts in Visayas with an OPB of Php 0.06Bn and 2 accounts in Mindanao with OPB of Php 0.01Bn. There are 6 accounts having projects covering multiple areas all over the country with an OPB of Php 0.16Bn.</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Public Institutions <ul style="list-style-type: none"> - National Government Agencies - Government Owned and Controlled Corporations - State Universities and Colleges - Local Government Units • Private Corporations/Enterprises • Energy Service Providers • Energy Services Companies (ESCOs) registered/certified by the Department of Energy (DOE) • Charging Station Service Providers accredited by the DOE.
<p>3. Water for Every Resident (WATER) Program</p> <p><i>The WATER 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: 95 Amount Approved: Php 25.59Bn OPB: Php 13.98Bn</p> <p>The program has 49 accounts in Luzon with an OPB of Php 8.39Bn, Visayas having 20 accounts with an OPB of Php 1.69Bn, and Mindanao having 26 accounts with an OPB of Php 3.90Bn.</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Private Companies • Water Districts • Local Government Units • Other water services providers Private Financial Institutions/ Micro-Finance Institutions
<p>4. DBP Forest Program (DFP)</p> <p><i>The DBP Forest Program is DBP's Corporate Responsibility Project, which is a reforestation initiative of the Bank intended to restore and enhance the country's forest cover particularly in the countryside in the hope that forests can once again do its part in maintaining ecological balance and help protect people against threats brought about by climate change and environmental degradation. The DFP is also DBP's response to the global call for climate change mitigation and environmental protection.</i></p>	<p>No. of Hectares Planted: 6,356.00 No. of Planted Species: 6,621,636.00 Carbon Sequestration Potential: 371,419.35 No. of Beneficiaries: 7,363.00 Total Approved Grant: Php 122.26Mn Total Releases: Php 113.89Mn</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • People's Organizations (POs) • Local Government Units (LGUs) • State universities or Colleges (SUCs) Other government agencies

<p>5. Financing Utilities for Sustainable Energy Development (FUSED) Program</p> <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>No. of Accounts: 96 Amount Approved: Php 83.19Bn OPB: Php 27.36Bn</p> <p>The program has 42 accounts in Luzon with an OPB of Php 9.99Bn, 24 accounts in Visayas with an OPB of Php 10.22Bn, and 30 accounts in Mindanao with an OPB of Php 7.15Bn.</p>	<p>Beneficiaries:</p> <ul style="list-style-type: none"> • Private Companies • Transmission/Distribution Utilities (Private Utilities, Electric Cooperatives, and Ecozone Developers/Utilities) • National Government Agencies & Local Government Units • Retail Electricity Suppliers
<p>6. Agroforestry Plantation Program (APP)</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 13Mn OPB: Php 8Mn</p>	<p>Beneficiaries</p> <p>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>
<p>7. Broiler Contract Growing Program (BCGP)</p> <p><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: 134 Amount Approved: Php 8.46Bn OPB: Php 4.26Bn</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), or Cooperative Development Authority (CDA) Local Government Units (LGUs).

8. Rural Agro-enterprise Partnership for Inclusive Development and Growth (RAPID Growth) Credit Facility

The Rural Agro-enterprise Partnership for Inclusive Development and Growth (RAPID Growth) Credit Facility is a credit assistance program created to support the RAPID Growth Project of the national government. The RAPID Growth Project was conceptualized by the Department of Trade and Industry (DTI) and funded by the International Fund for Agricultural Development (IFAD).

One of the key features of the RAPID Growth Project is the Conditional Matching Grants. Grant fund support will be provided to qualified proponents to enhance their overall competitiveness level and for the development of the specific agricultural value chain. It is basically aiming to address market failures & institutional deficiencies in terms of access to financing. It also aims to provide the necessary development intervention to help improve agricultural production, productivity, and quality.

No portfolio yet as the approval is highly dependent on the endorsement of eligible borrowers by the Department of Trade and Industry.

Beneficiaries:

Any duly registered small and medium enterprises, including cooperatives and farmers organizations who are certified and endorsed by the Department of Trade and Industry as beneficiaries of the RAPID Growth Project.