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MESSAGE FROM THE PRESIDENT



I extend my warmest greetings to the Development Bank of the Philippines (DBP) as you commemorate your 79th Anniversary.

For nearly eight decades, the DBP has stood among the nation's most esteemed public financial institutions, defined by the excellence, professionalism, and strong commitment to nation-building of its members. Through the years, the Bank has strategically

deployed capital to projects that stimulate growth in urban centers, rural areas, and beyond. Your work is a clear affirmation that development finance, when pursued with the purpose of creating the largest impact on society, serves as a transformative force in the work of long-term national economic stewardship.

This anniversary offers an opportunity to reflect on how the DBP has transformed over the years, and on how it must continually respond to the evolving needs of our people through programs that align with the government's broader sustainable development agenda. It is my hope that this event will strengthen your resolve to pursue more initiatives that yield the greatest economic and social benefit for Filipino people and the nation.

I call on the DBP to sustain this mission with a clear sense of public duty, mindful of your responsibility to support the country's journey towards sustained inclusive growth and stability. By remaining true to your mandate, the DBP will continue to be a key partner in building a more prosperous and resilient Bagong Pilipinas.

I wish you a meaningful celebration. *Mabuhay ang DBP!*

FERDINAND R. MARCOS, JR.

MESSAGE FROM THE ACTING EXECUTIVE SECRETARY



I extend my warmest congratulations to the Development Bank of the Philippines (DBP) on its 79th anniversary!

For nearly eight decades, DBP has been more than a financial institution. It has been a builder of dreams and a steadfast partner of every Filipino in nation-building. *Malayo na ang narating ng ating bansa, at sa bawat hakbang ng kaunlaran, naroon ang bakas ng DBP.*

During my time as Finance Secretary, I have seen firsthand the integrity, discipline, and deep sense of public duty that define the DBP family. With public servants of this caliber, I am confident that the Bank will continue to stand strong and relevant for generations to come.

Today, under the leadership of President Ferdinand R. Marcos Jr., DBP proves that public finance can be both responsible and responsive. By empowering local enterprises, financing green and resilient infrastructure, creating jobs, and expanding access to essential services, DBP remains a pillar of the Bagong Pilipinas we are building together.

Sa lahat ng bumubuo ng DBP, salamat sa inyong sipag, talino, at puso para sa bayan. May you continue to be a steady hand in times of uncertainty and a bold partner in building opportunities for the Filipino people.

Mabuhay kayong lahat! Mabuhay ang Bagong Pilipinas!

RALPH G. RECTO

MESSAGE FROM THE SECRETARY OF FINANCE



Congratulations to the Development Bank of the Philippines (DBP) on its 79th Anniversary. I commend the Bank for being a reliable government partner in advancing national development and economic stability in the country.

For nearly eight decades, the DBP has provided critical financing to small and medium enterprises, enabling them to expand, generate employment, and uplift local communities. These efforts have translated into real opportunities for Filipinos and tangible improvements in everyday lives.

As the country advances toward a more digital and inclusive financial system, I encourage the DBP to scale up digitalization and develop solutions that respond to the evolving needs of its clients, especially underserved sectors.

The Department of Finance (DOF) remains steadfast in its support for the DBP as it strengthens its initiatives, expands financial access and education, and drives economic growth. Together, we can continue building a more resilient and prosperous future for all.

FREDERICK D. GO

MESSAGE FROM THE DBP CHAIRMAN



My warmest greetings on the occasion of the 79th anniversary of the Development Bank of the Philippines!

DBP's enduring history stands as a testament to its stability and continued relevance as a government financial institution. From its inception, DBP has always remained true to its developmental mission as a catalyst of inclusive growth by funding critical economic sectors and serving unbanked and underserved communities.

As we expand our services to support the socio-economic agenda of the National Government and help shape the resilient economic landscape of our country, we remain steadfast in promoting financial inclusivity, and delivering responsive banking solutions to our valued clients.

We move forward with renewed purpose and a brighter vision — committed to many more years of building possibilities and advancing inclusive growth for the Filipino people.

Mabuhay ang DBP. Mabuhay ang Pilipino!

PHILIP G. LO

MESSAGE FROM THE DBP PRESIDENT & CEO



It is truly remarkable for any financial institution to celebrate 79 years of operations, more so for a government bank mandated to drive meaningful progress.

Since its inception in 1947, DBP has consistently advanced sustainable growth by strategically channeling resources to four priority sectors: infrastructure and logistics, environmental initiatives, micro, small, and medium enterprises (MSMEs), and social services and community development.

As we celebrate this milestone, we reaffirm the Bank's enduring commitment to public service through purposeful and impactful initiatives, extending meaningful support to marginalized and underserved communities and contributing positively to the attainment of the aspirations of the administration of President Ferdinand Marcos Jr.

We reflect with deep honor and gratitude on the trust placed on us by generations of clients, partners, and communities. Despite the challenges it has faced, I firmly believe that the country will swiftly regain its stride, driving economic recovery and paving the way for a more prosperous and progressive future for all Filipinos.

DBP pledges to continue to be a driving force in nation-building and a trusted and responsive partner of the National Government in financing its strategic thrusts towards a more resilient and robust economy.

MICHAEL O. DE JESUS

State-owned Development Bank of the Philippines (DBP) commemorates its 79th anniversary steadfast in fulfilling its developmental mandate — remaining a strong and financially stable government financial institution fully capable of supporting the socio-economic agenda of President Ferdinand R. Marcos, Jr.

RIDING ON THE DIGITAL WAVE

This year, with its strategic theme of "Digitalized for Value," DBP aims to strengthen its digital capabilities by launching its retail internet banking service and mobile application, streamlining operations, and leveraging data for better decision-making to make its services more accessible, responsive, and relevant in a rapidly evolving financial landscape. This would also enable the Bank to further support sustainable development outcomes, accelerate financial inclusion, and expand its reach across underserved areas.

The ninth largest bank in the country with total assets of ₱1.041 trillion, DBP provides funding assistance to four economic sectors — infrastructure and logistics; micro, small and medium enterprises; social services and community services; and the environment.

In 2025, DBP's net income hit ₱4.28 billion even as it broadened its exposure to priority industries with its loan portfolio of ₱536.74 billion. Bulk of its loans were allocated to infrastructure and logistics with ₱338.68 billion while the social infrastructure sector received ₱94.59 billion.

In support of the Marcos Administration's goal of promoting a more inclusive financial system in the country,



DBP has opened a branch lite unit in Viga, Catanduanes as part of its efforts to expand its customer touchpoints.

DBP expanded its branch network by opening a new branch in Cabugao, Ilocos Sur, as well as additional branch-lite units in Talakag, Bukidnon; Pozorrubio, Pangasinan; Pinamalayan, Oriental Mindoro; Viga, Catanduanes; Lapu-lapu, Cebu; and Baguio City.

The Bank's branch network consists of 134 full-service branches and 19 branch-lite units nationwide, supported by more than 900 automated teller machines, most of which are strategically located in underserved and unbanked areas across the country.

SERVING THE LARGER COMMUNITY



Photo shows (from left): DBP President and Chief Executive Officer Michael O. de Jesus, DBP Chairman Philip G. Lo, Department of Education Secretary Juan Edgardo "Sonny" Angara, and Department of Education Assistant Secretary Cilette Liboro Co during the signing of the Memorandum of Understanding for the DBP INSPIRE program.

Beyond its core development banking functions, DBP continues to uphold its commitment to nation-building through timely humanitarian assistance and environmental stewardship.

Last year, in solidarity with Filipinos affected by various national calamities, the Bank stepped up its support to local government units (LGUs) and helped fast-track their relief and rehabilitation efforts. DBP disbursed ₱19.85 million in donations to 88 LGUs, including those found in the northernmost portion of Cebu severely affected by a 6.9-magnitude earthquake as well as in the province of Catanduanes which was badly hit by Super Typhoon Uwan.

Meanwhile, the DBP Forest Program continued to support national reforestation and climate-resilience efforts through the rehabilitation of coastal and upland areas with 54 forest projects covering 6,545 hectares and planting of 6.74 million seedlings. The DBP Forest project with the Mindanao State University-Buug campus was also recognized at the 48th Association of Development Financing Institutions in

Asia and the Pacific (ADFIAP) awards in Muscat, Oman.

DBP also launched the Integrated Scholastic Program for Inclusive and Responsive Education (INSPIRE), a five-year omnibus CSR initiative designed to promote quality education at both basic and tertiary levels.

DBP, under its INSPIRE program, partnered with the Department of Education (DepEd) to strengthen existing outreach programs such as Brigada Eskwela and Adopt-a-School Program which aims to support 30 primary and secondary schools annually, with total allocation of ₱72.5 million over the program's five-year implementation.

Moreover, under INSPIRE's tertiary scholarship program component, the Bank partnered with nine Higher Education Institutions to ensure the strategic optimization of program resources. Allocating ₱437.5 million for the student-beneficiaries' tuition and matriculation fees, as well as food allowances, lodging, and other miscellaneous expenses, DBP is seeking to support at least 350 financially challenged students per batch.

CELEBRATING MILESTONES AND ACHIEVEMENTS

DBP was recently conferred the highest ranking in the 2024 Corporate Governance Scorecard (CGS) of the Governance Commission for GOCCs (GCG), achieving a score of 104.17%, a significant increase from the 102.67% recorded in the previous assessment.

The CGS serves as an instrument to assess the corporate governance initiatives and practices of GOCCs.

DBP has consistently ranked among the top CGS performers since 2017, underscoring its commitment to best practices and high standards of corporate governance. Adhering to global standards, DBP continues to maintain its ISO 9001 QMS & ISO 14001 EMS under its Integrated Management System.

As part of efforts to diversify its funding sources and support more projects aligned with the National Government's economic development agenda, the Bank successfully raised ₱8.25 billion in fresh funds last year through a dual-tranche bond issuance.

Proceeds from this latest issuance under its ₱150 billion bond program will support the Bank's corporate needs including funding diversification, balance sheet expansion, and strategic lending activities.

DBP was one of the Joint Lead Issue Managers for the 31st Retail Treasury Bond issued by the Bureau of the Treasury, raising ₱507.16 billion and strengthening investor confidence in the Philippine market.



DBP Executive Vice President Catherine Magana (fourth from left) holds the award from the GCG in recognition of the Bank's corporate governance initiatives. Also in photo are (from left): National Privacy Commission Chairman Johann Carlos S. Barcena, DBP Senior Vice President Soraya F. Adiong, former Senate President Franklin M. Drilon, GCG Chairperson Marius P. Corpus, GCG Commissioner Geraldine Marie B. Berberabe-Martinez, Department of Finance Undersecretary Rolando G. Tungpalan, DBP Corporate Secretary Maria Katrina L. Infante, and Department of Budget and Management Assistant Secretary Leonido J. Pulido III.

RENEWING OUR PLEDGE

As DBP nears its milestone 80th anniversary, its commitment to financing inclusive economic growth remains as resolute as ever, with its Board, Management, officers, and personnel motivated more than ever to steadfastly support President Marcos' noble vision for the country and ensure that meaningful progress will be felt up to the farthest regions and for the benefit of future generations of Filipinos.



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