



**TOURISM INFRASTRUCTURE & ENTERPRISE ZONE AUTHORITY
(TIEZA)
AND
DEVELOPMENT BANK OF THE PHILIPPINES:**

PARTNERS IN SUSTAINABLE DEVELOPMENT

May 3, 2018, L'Fisher Hotel, Lacson St., Bacolod City

Overview of DBP



is...

- ▶ **100% owned by the National Government**
- ▶ **Country's Premier Development Financial Institution**
- ▶ **70 years in existence**
- ▶ **Key player in the nation-building**
- ▶ **Policy Bank**

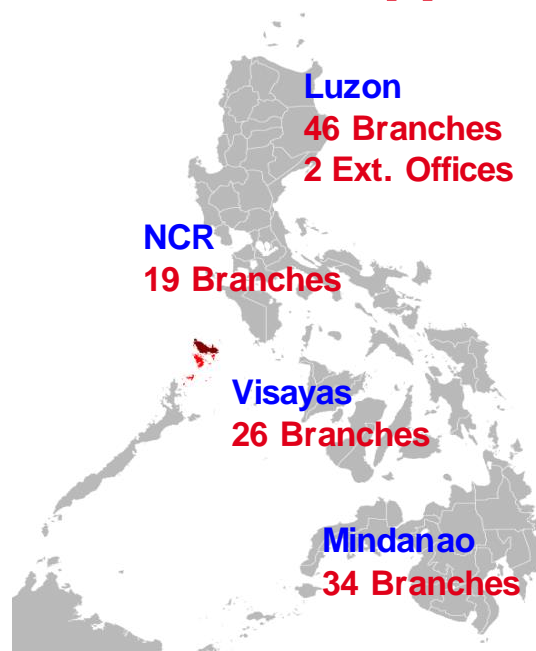


- **2nd Highest capital adequacy ratio** among top 10 Unibank in the Phils.
- **6th best** among top 10 Unibank in ROA
- **8th best** among top 10 Unibank in ROE
- **10th largest** Universal Bank in the Philippines

Wide and extensive coverage in key areas in the Philippines



**Branches &
ATM network
(as of
December,
2017)**



Branches	Extension Offices	On-site ATMs	Off-site ATMS
125	2	176	508

DBP's Role in Philippine Development



- **Finances the country's infrastructure projects**
- **Provides financial assistance to the SME Sector**
- **Advances environmental protection**
- **Contributes to the lives of Filipinos across the nation**

DBP LENDING PROGRAMS

INFRASTRUCTURE AND LOGISTICS

- Connecting Rural Urban Intermodal Systems Efficiently (CRUISE)
- Financing Utilities for Sustainable Energy Development (FUSED)
- Water for Every Resident (WATER)

ENVIRONMENT

- Green Financing Program (GFP)

SOCIAL SERVICES

- Sustainable Health Care Investment Program (SHCIP)
- Residential Real Estate Financing Program (RRFP)
- DBP Educational Fund Program

MICRO, SMALL AND MEDIUM ENTERPRISES (MSMEs)

- Sustainable Enterprises for Economic Development (SEED)
- Sustainable Agribusiness Financing Program (SAFP)
- Tree Plantation Financing Program (TPFP)



DBP PROGRAM LENDING FOR LGUs

LOAN FEATURES

- Loan Amount – borrowing capacity/funding requirement/winning bid amount for subcontracted projects
- Interest rate – prevailing market rate
- Repayment Terms – based on debt service capability of IRA or project cash flow for income generating projects
- **Financing up to 100%**

DBP PROGRAM LENDING FOR PRIVATE PROPONENTS

LOAN FEATURES

- Loan Amount – Based on actual needs of the project, or 70% to 80% of the project cost.
- Interest rate – prevailing market rate
- Repayment Terms – based on cashflow of the project, or maximum of 15 years with 3 years grace period.
- **Financing up to 70% to 80% of the TPC**



CASH MANAGEMENT SERVICES

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*We don't sell products,
we sell **SOLUTIONS.***

What We Offer

01

Point-of-Sale

Facilitates over-the-counter payments via ATM/Debit Cards AND/OR VISA Credit/Debit Cards

02

Bills Payment

Enables a Biller to collect online through the Bancnet Online website.

03

Internet Payment Gateway

Enables eMerchant's website to facilitate collection of payments from by using ATM/Debit Cards and/or VISA Credit/Debit Cards.

04

Branch Services

OTC Collections
Deposit Pick-up Services
Corporate Check Scanning



05

E-Government Services

An electronic payment system for institutional clients for online filing and settlement of government contributions and loans.

06

Payroll Services

Designed specifically for Government Institution and their payroll processing requirements



07

DBP Digital Banking Portal [DBP]²

The Bank's Internet Banking facility for institutional clients





Building our Country's Financial Payments Infrastructure





DBP DIGITAL BANKING PORTAL [DBP]²

The Bank's Internet
Banking facility for
institutional clients

DBP DIGITAL BANKING PORTAL MODULES

COLLECTION



DISBURSEMENT



STANDARD
SERVICES



ACCOUNTS
LIQUIDITY



Standard Services



Account Portfolio

A facility that covers the process of viewing the account information of enrolled DBP Accounts (PHP & USD)



Transaction History

This facility allows clients to view transaction history reports of their CASA accounts within a specific



Statement of Account

A facility that allows the client to download a Statement of Account for their Checking Accounts within a specific period of time.



Fund Transfer-Third

Online fund transfer between an enrolled own account to another enrolled third party account. (DBP -to -DBP account only)



Fund Transfer-Own

Online fund transfer between an enrolled own account to another enrolled own account (DBP to DBP account only).

Collection Services



PDC Warehousing

Allows online monitoring of postdated checks turned over to the bank for warehousing and safekeeping.



Auto-Debit Arrangement

A facility that allows companies to collect payments or receivables from their customers by directly debiting their customer's enrolled DBP accounts..



Bills Payment

Enables the client to collect payment from customers as a merchant in {DBP}2



Electronic Invoice Presentment & Payment

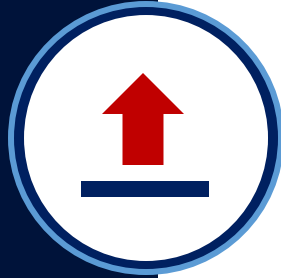
Electronic Invoice Presentment & Payment (EIPP) is a facility that allows Merchants/ Company to post their open bills/invoices online. The Customers/Dealers can view their open invoices and pay online.

Disbursement Services



Payroll

A facility that allows direct transmission of payroll credits to employees' DBP payroll account.



Auto Credit Arrangement

Automated fund transfer for transferring funds from a funding account to multiple settlement accounts.



Checkwriting

A corporate internet banking facility which allows the company to request printing of Manager's Check from the Bank.



Accounts & Liquidity Management

Account Sweeping

Automated funds sweep between enrolled header account and enrolled participating accounts. May be forward or reverse sweep.

**Access your
DBP accounts
anywhere,
anytime**



THANK YOU!