



AGRICULTURAL GUARANTEE FUND POOL



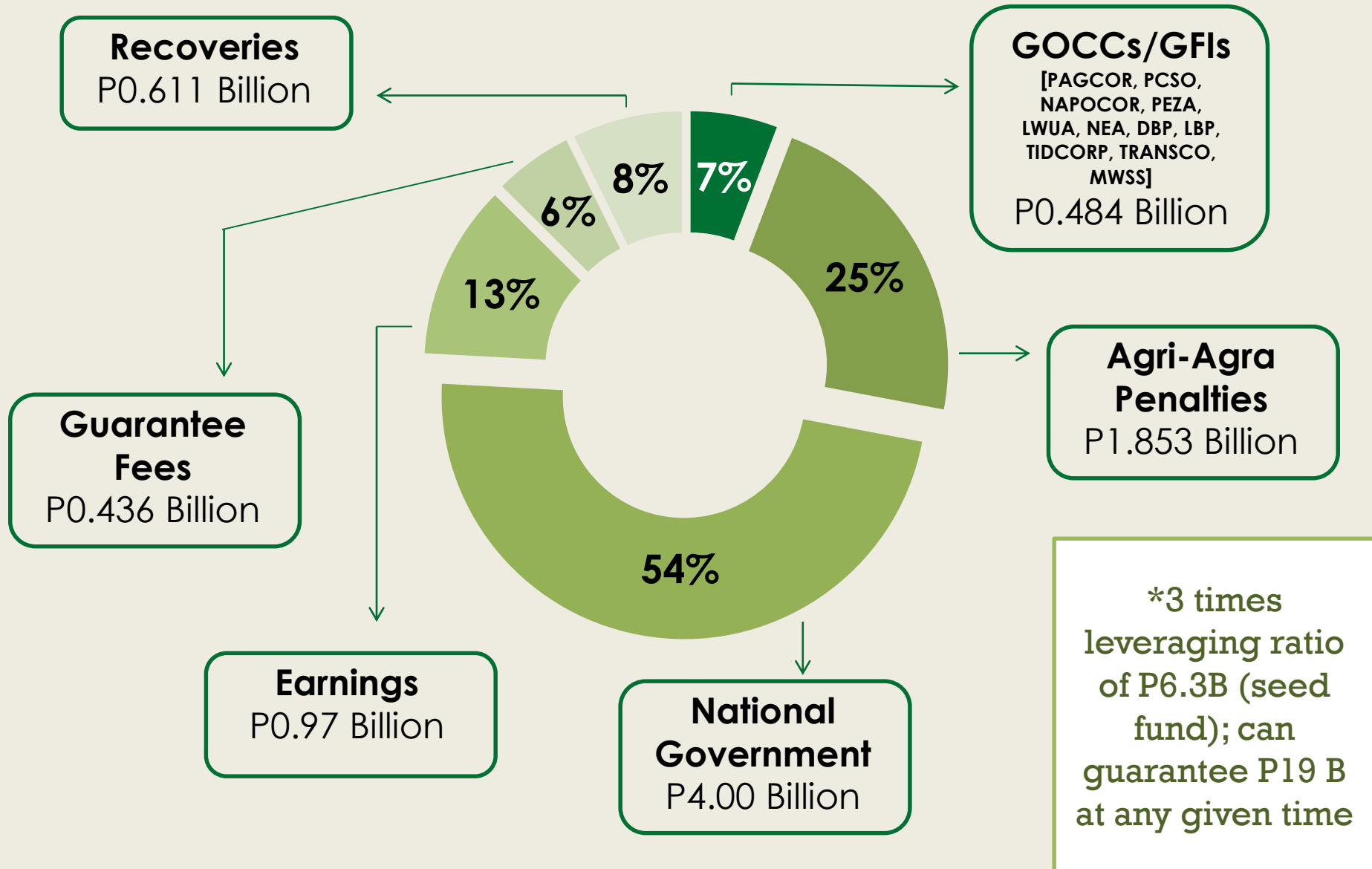
10 Years



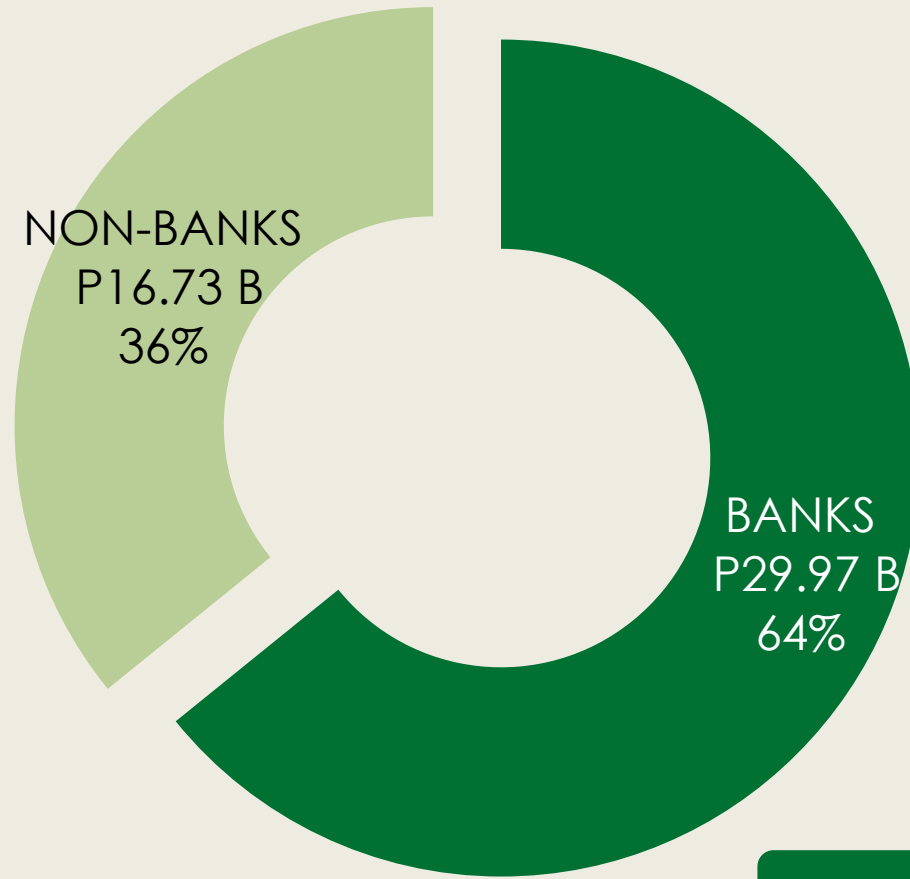
*in encouraging lending
institutions to extend
unsecured loans to small
farmers and fisherfolk*

(AO No. 225-A was issued on 26 May 2008)

AGFP Fund now at P7.4B

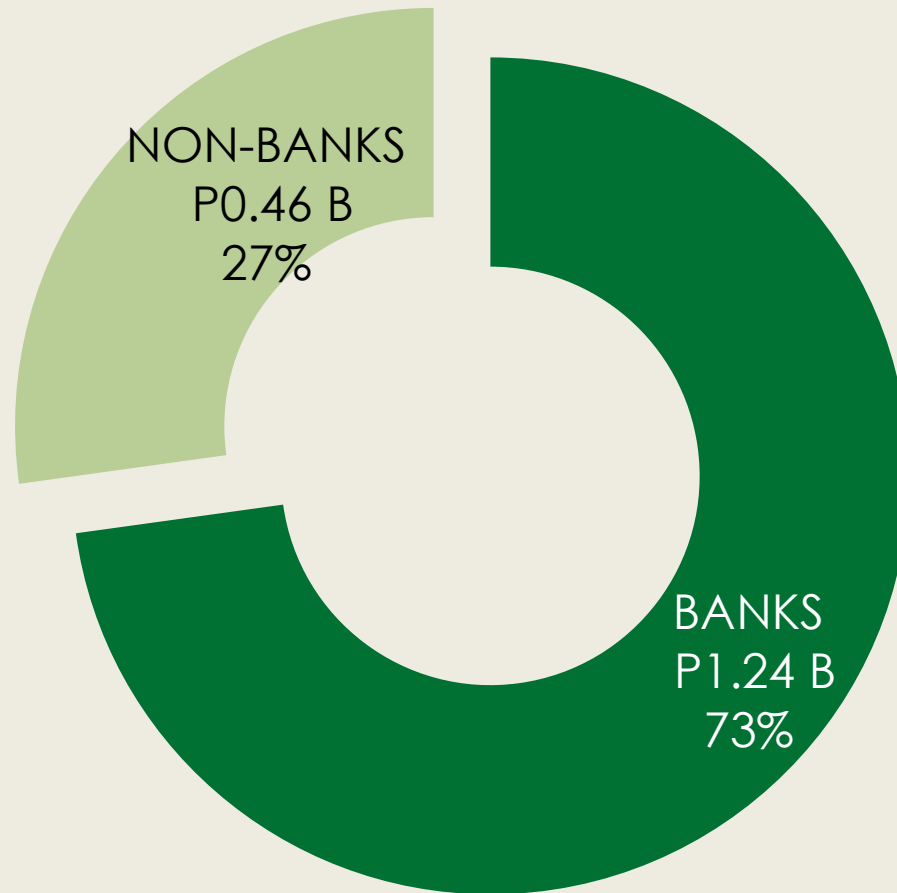


TOTAL GUARANTEED LOANS



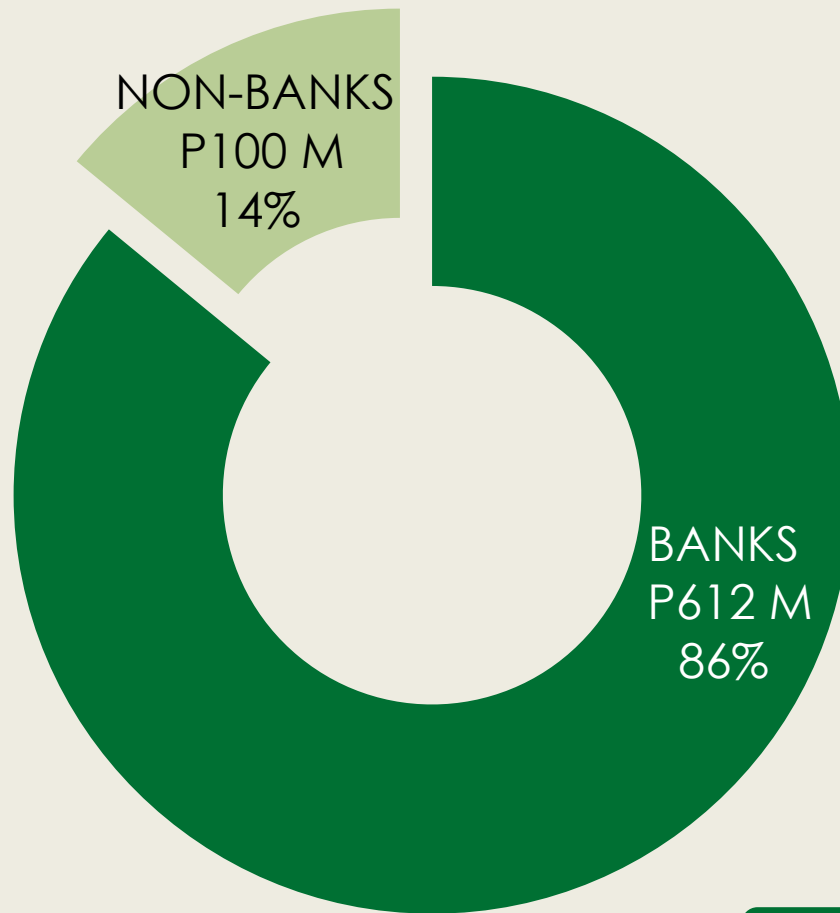
P46.7 Billion

TOTAL GUARANTEE PAYMENTS



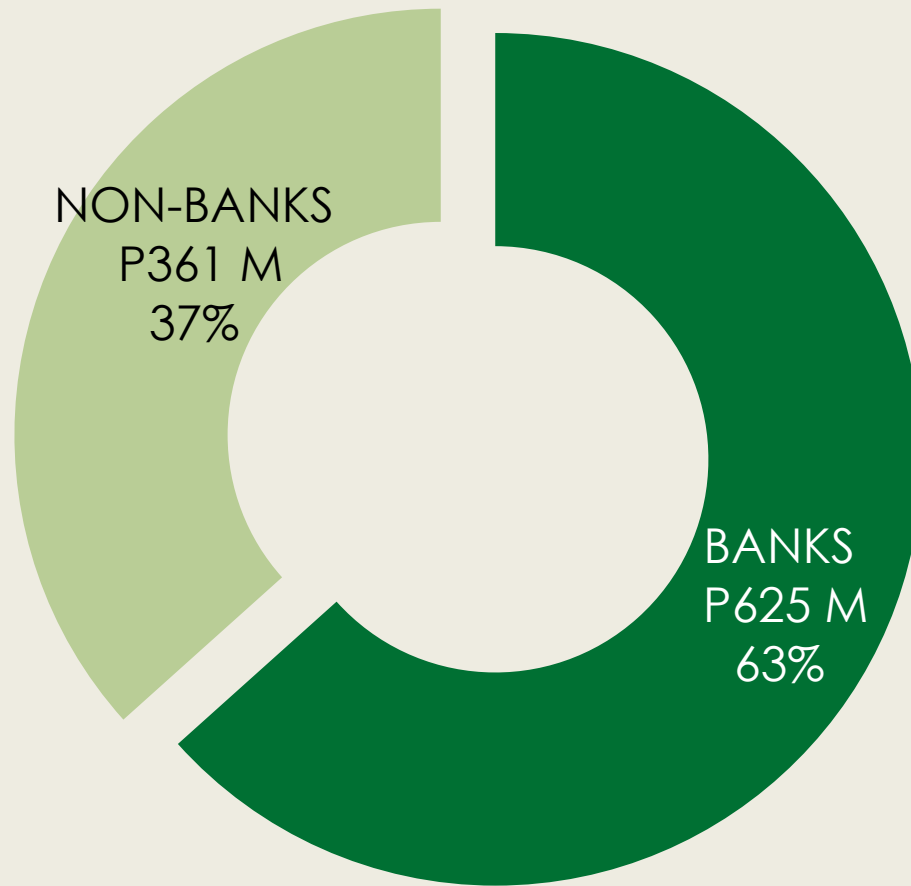
P1.7 Billion

TOTAL RECOVERIES



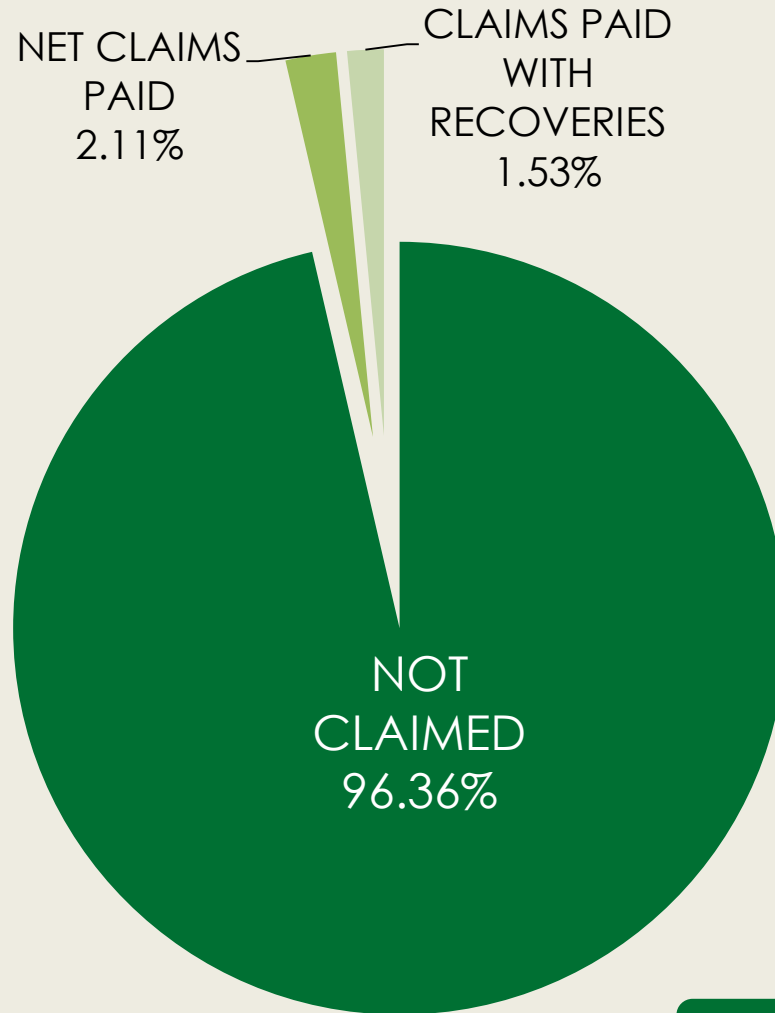
P712 Million

NET CLAIMS PAID



P986 Million

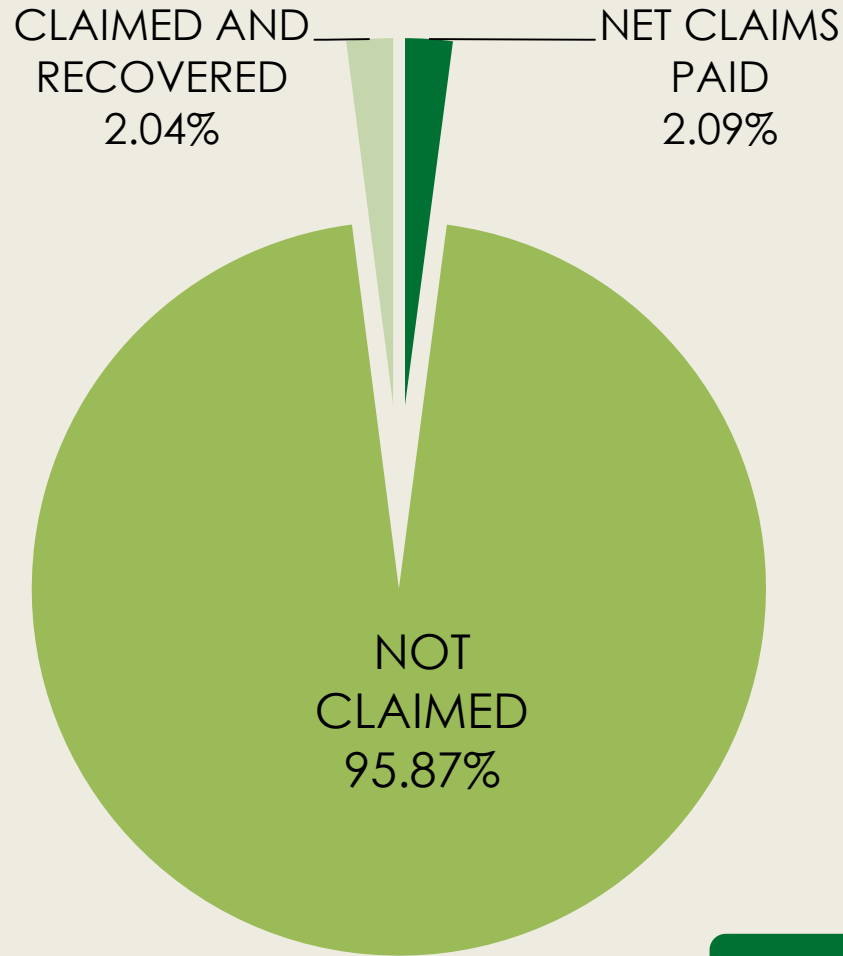
AGFP GUARANTEED LOANS



P46.7 Billion

AGFP PERFORMANCE

GUARANTEED LOANS OF BANKS



P30 Billion

AGFP PERFORMANCE

AGFP Performance by Type of PARTNER LENDING INSTITUTION (PLI)

(IN BILLION PESOS)

As of April 30, 2018	TOTAL	BANKS	COOPS	FOs/MFIs	SMEs/
A. Claims Paid	1.699	1.237	0.160	0.124	0.178
B. Recoveries	0.712	0.612	0.051	0.039	.010
C. Net Claims (A-B)	0.987	0.625	0.109	0.085	0.168
D. Guaranteed Loans	46.702	29.970	4.940	5.881	5.911
E. Claims Rate (A/D)	3.64%	4.13%	3.24%	2.11%	3.01%
F. Net Claims Rate (C/D)	2.11%	2.09%	2.21%	1.45%	2.84%
G. Recovery Efficiency (B/A)	41.91%	49.47%	31.88%	31.45%	5.62%

Compliance to Agri-Agra Law (RA 10000)

(in billion peso)

As of September 30, 2017 updated as of December 29, 2017 (BSP)	All Banks	Uni / Com	Thrift	RB/Coop
A. Total Loanable Funds	3,992.142	3,683.042	241.337	67.762
B. Minimum Requirement:				
10% Agra	399.214	368.304	24.134	6.776
15% Agri	598.821	552.456	36.201	10.164
Total	998.035	920.760	60.335	16.940
C. Agra Compliance				
Amount	40.552	28.486	3.196	8.870
Rate	1.02%	0.77%	1.32%	13.09%
D. Agri Compliance				
Amount	502.292	457.486	16.726	18.080
Rate	12.58%	12.69%	6.93%	26.68%
E. Total Compliance				
Amount	542.840	495.970	19.920	26.950
Rate	13.58%	13.46%	8.25%	39.77%
Direct: Alternative	49:51	46:54	71:29	93:7

20% risk-weight

2% guarantee fee p.a.
(1% for 6 months crop)

Against all risks

85% of outstanding balance

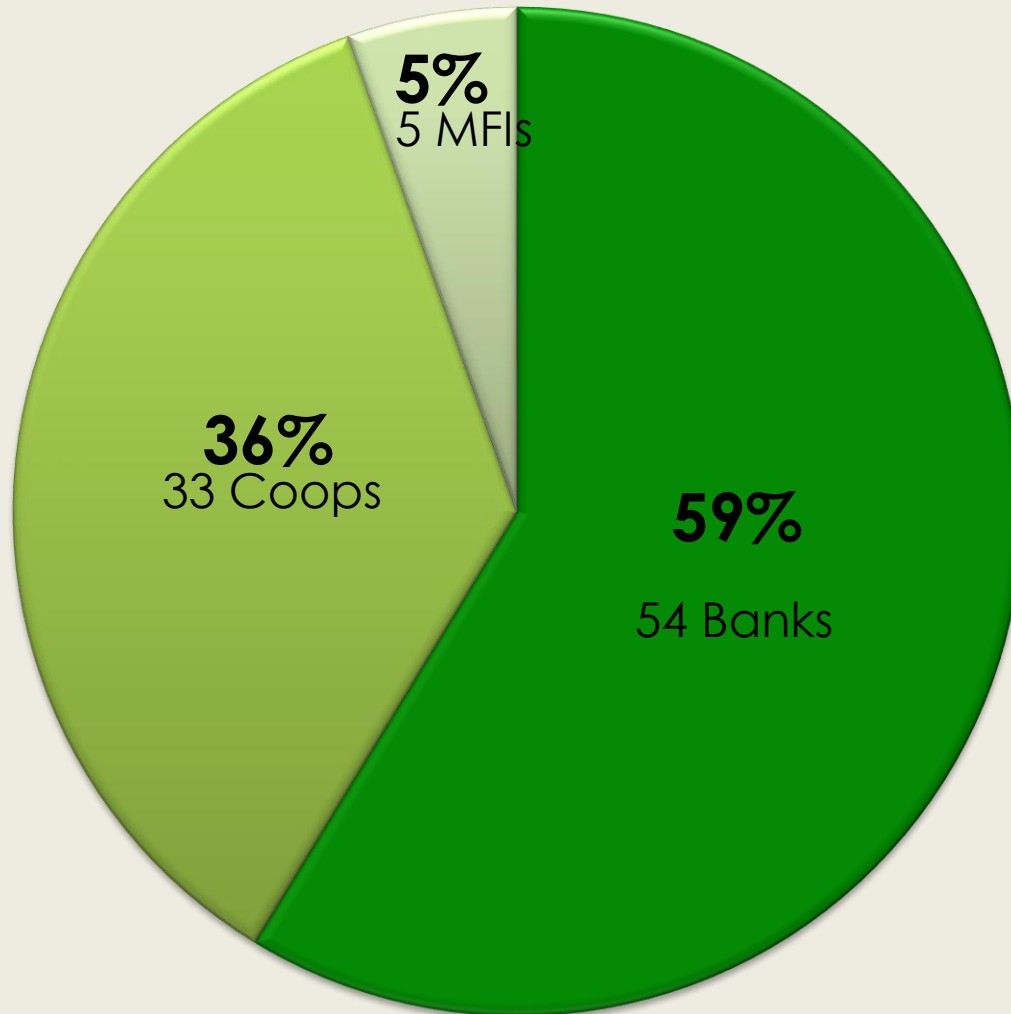
AGFP FEATURES

AGFP UPDATE

- ✓ Revised Implementing Rules and Regulations (IRR)
 - Signed by Sec. Piñol on April 10, 2018
 - Other than crop, livestock, poultry and fishery production, AGFP will cover:
 - Draft animal acquisition
 - Group loans
 - Value-chain financing
 - Short-term loans for long-gestating crops that are fruit-bearing
 - Guidelines for new guarantee products will be issued

AGFP Active Partners

as of April 30, 2018



- ✓ **Trainings/Workshops**
 - **Every two months**
 - **At Landbank Head Office**
 - **For RB point persons**

- ✓ **Briefing/Orientation (By Request)**
 - **Federation, Province, etc.**

- ✓ **Best Practices in Agri-lending**
 - **For possible replication by other RBs**

**THANK
YOU.**
