RURAL BANKERS ASSOCIATION OF THE PHILIPPINES

62ND
CHARTER ANNIVERSARY
SYMPOSIUM

7 NOVEMBER 2019 | MANILA HOTEL



EMMANUEL G. HERBOSA

President & Chief Executive Officer Development Bank of the Philippines









Rural banks play an important role in economic inclusion





DBP partners with other stakeholders to fulfill its developmental role

DBP =

"Development
By
Partnership."



DBP's Holistic Approach in Agricultural Financing wants to promote

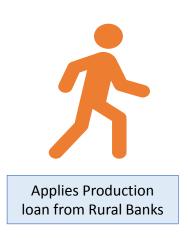
Value Chain Cooperation
Value Chain Coordination

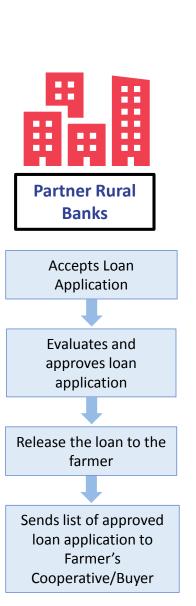


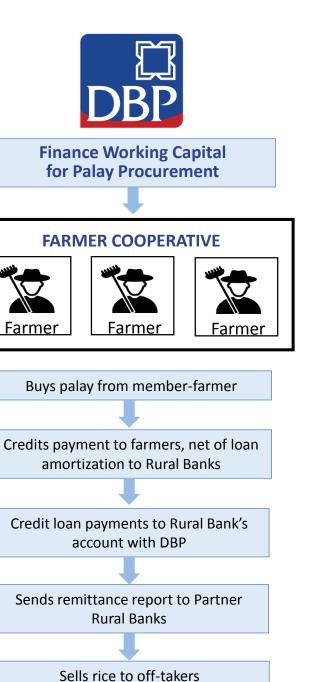




Our Business Model in Isabela















- DBP's partnership with Isabela LGU, PayMaya, and Nagkaisang Magsasaka ng Isabela Agricultural Cooperative (NMIAC)
- Distribution of ATM ID cards to 6,678 rice and tobacco farmers in Isabela
- Thru ATM cards, the farmers can receive proceeds of the excise taxes
- NMIAC to use the Digital Banking Portal (DBP²) for viewing and monitoring cash balances and transaction history.
- Financing window for NMIAC members under the Expanded Rice Credit Assistance - Rice Competitiveness Enhancement Fund (RCEF)





Finding solutions to the concerns of rural banks

- Create new revenue lines w/o using balance sheets
- Go beyond mere remittance extensions
- Nationwide collections and payment network for insurance premiums and tuition payments
- Create larger participation in gov't securities or stock markets
- Re-examine nationwide payments and settlements system
- DBP working on a settlements platform with rural banks and SWIFT
- Platform premised on an open business and technology mode





DBP Program Assistance to Support Alternative Driving Approaches

- Financing facility for PUVMP
- Eligible borrowers: Transport cooperatives and corporations registered with the Office of Transport Cooperatives
- Purpose: For acquisition of modern jeepneys and construction of support facilities



PUV drivers

- Earn P700 per 8-hour shift
- Earn overtime pay
- Entitled to regular employment benefits

Passenger Assistance Officers:

- Earn P450/day
- Entitled to regular employment benefits















Taguig Transport Service Cooperative

- Acquired 30 PUVs through DBP financing
- Generated employment to at least 120 people



Best Innovation in Financial Services Award

The Global Sustainable Finance Awards, Karlsruhe, Germany









DBP's Support to the Peace Process

- DBP Trust Banking Group to serve as overall fund manager of the Office of the Presidential Adviser on the Peace Process (OPAPP)
- DBP to provide fiduciary arrangement support to OPAPP



DBP funds projects for socioeconomic growth in Mindanao

- DBP-financed Kitanglad Agri-Ventures
 Inc. and Unifrutti Tropical Philippines,
 Inc. in Barobo, Surigao del Sur.
- New plantation to provide jobs to 1,000 people in Mindanao.











Thank you.



Development Bank of the Philippines

Sen. Gil J. Puyat Avenue corner Makati Avenue, Makati City Tel. No.: (02) 8-683-8324 | Email: customerservice@dbp.ph Website: www.dbp.ph