

# 2020: Embracing a new decade of digitalization

RBAP 67<sup>th</sup> Annual National Convention  
June 26, 2020



We Build **Possibilities.**



# Presentation Agenda

- I. Brief Background of DBP
- II. The Bank's Developmental Thrust
- III. Financing Facility for Financial Institutions (FIs)
- IV. Showcasing of DBP's Financing Program Implementation and How Rural Bank's can Serve as Partners
- V. Distributor and Dealership Financing (DDF)



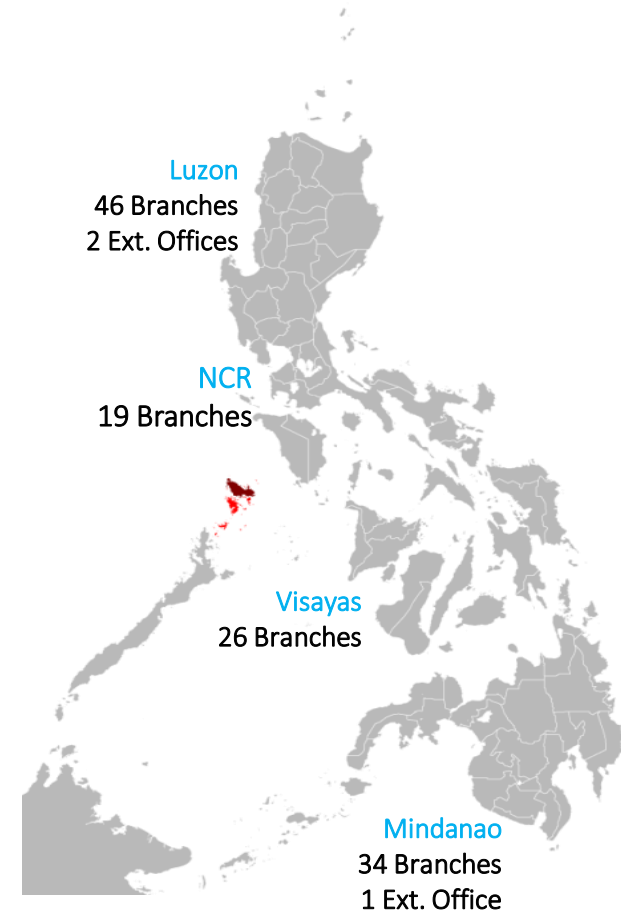
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# Development Bank of the Philippines

- 100% owned by the National Government
- Country's Premier Development Financial Institution
- 73 Years in Existence
- Key Player in Nation-Building
- 1<sup>st</sup> Philippine bank to be ISO 14001 Certified

As of March 31, 2020, compared to other commercial banks, DBP was ranked 8<sup>th</sup> in terms of total assets.



Branches	Extension Offices	Lending Centers	ATMs
129	11	22	836

As of October 2018

# DEVELOPMENT THRUST



- Infrastructure & Logistics
- Environment Initiatives
- Social Services & Community Dev't
- Micro, Small & Medium Enterprises



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## Rediscounting Line Facility for Financial Institutions

# LENDING FACILITY FOR FINANCIAL INSTITUTIONS

The Rediscounting Line facility for Financial Institutions is a credit facility to facilitate or augment funds needed by wholesale borrowers, where availments on the rediscounting line are made against promissory notes of sub-borrowers.

It includes not only those project/business-based enterprises but also those for eligible salary based general purpose consumption loans.



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**FINANCING THE  
AGRICULTURAL  
SECTOR AND HOW  
RURAL BANKS CAN  
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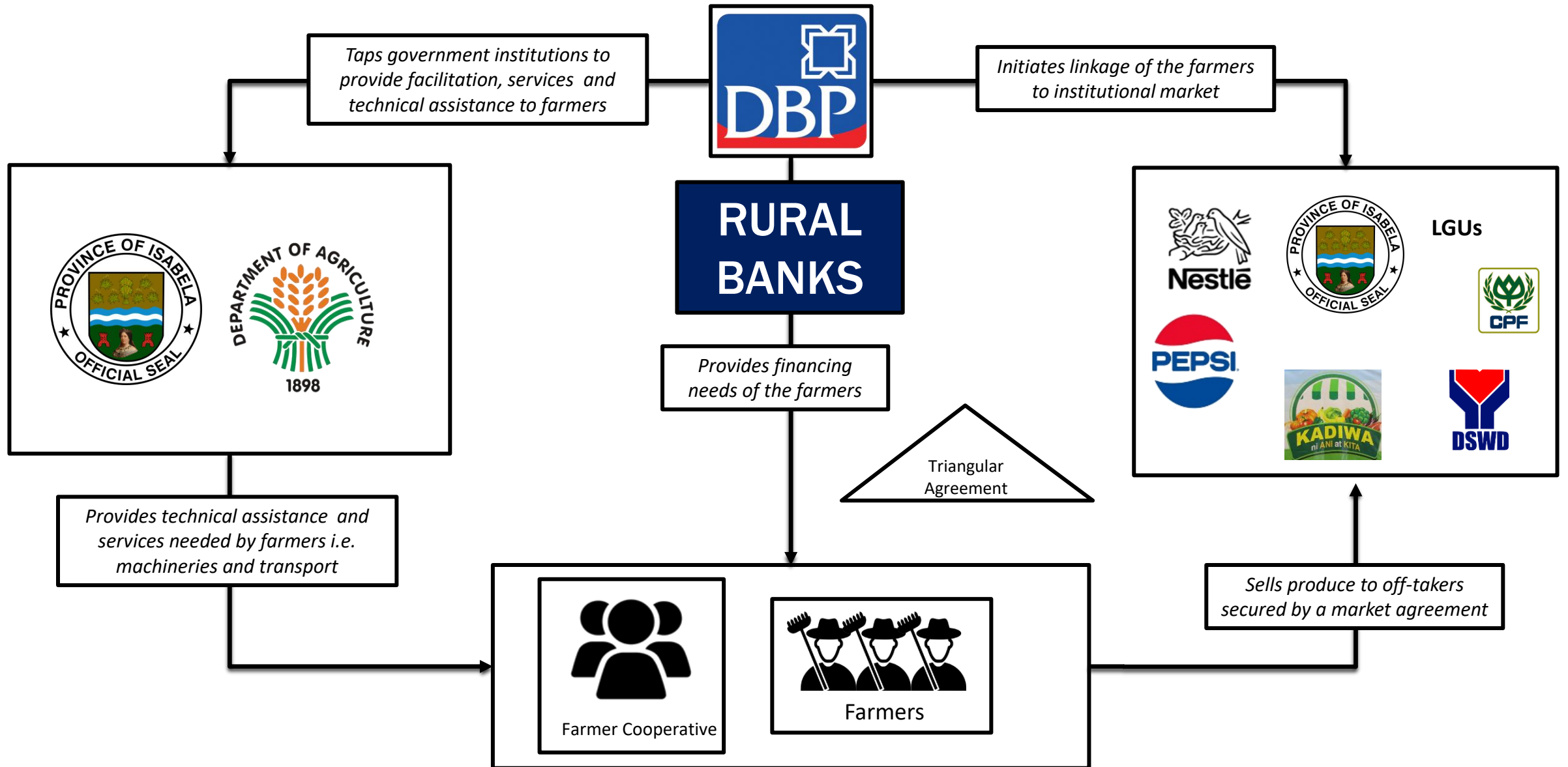


DBP sees the agricultural sector as an entire interconnected and interdependent system. Thus, our business framework encourages the agricultural value chain financing as opposed to the traditional lending in the agricultural sector. In this framework, DBP taps the participation of both the government and the private sector including FinTech Companies.



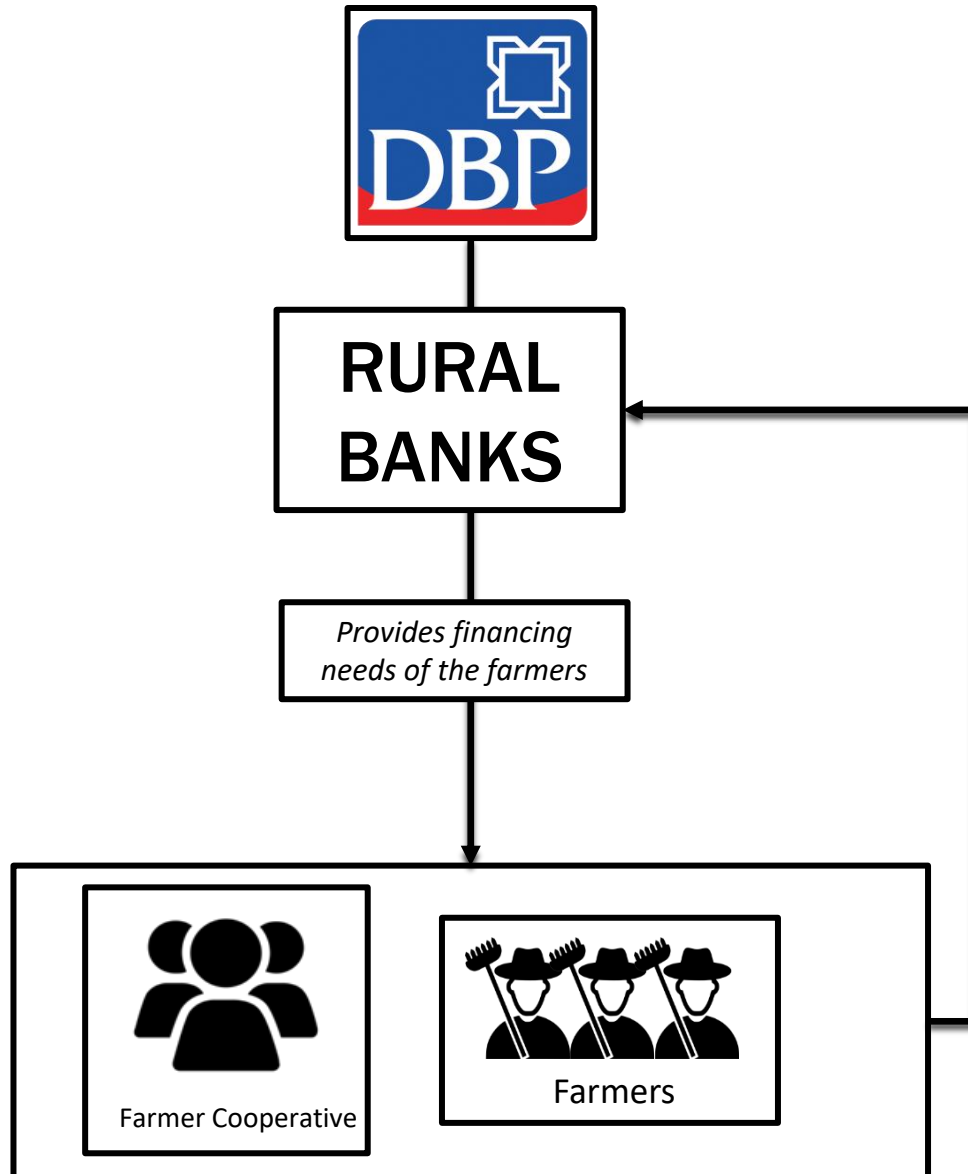
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# Agricultural Value Chain Financing Model





# Agricultural Value Chain Financing With Rural Banks Acting As Conduits



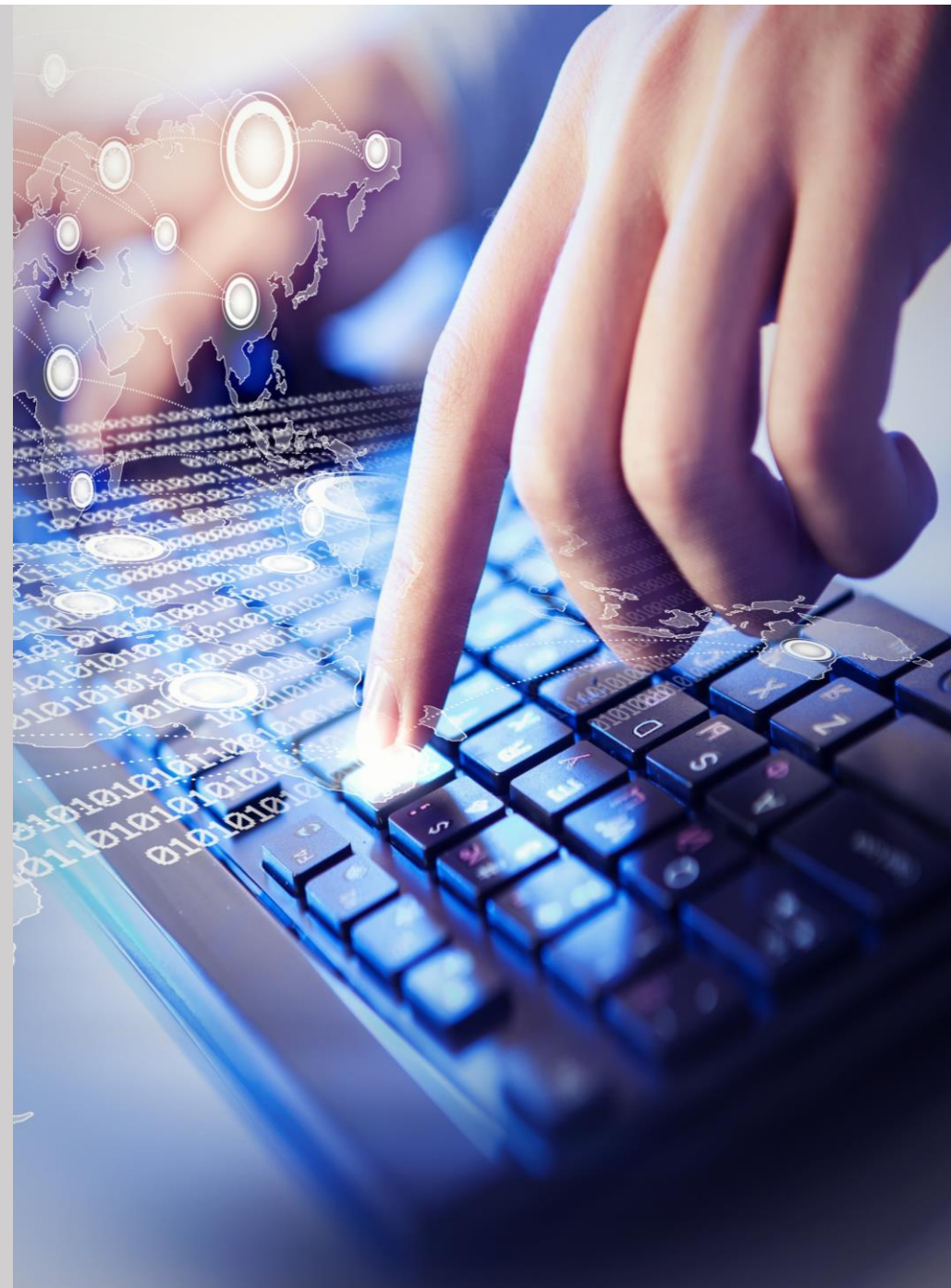
Rural Banks can serve as conduits in DBP's Agricultural Value Chain Financing Program and take an active and essential role in expanding DBP's reach to far-flung areas not covered by our existing branch networks.

DBP will still initiate linkages to government institutions and will help established market agreements with institutional markets to mitigate credit risk.

Rural Banks may also perform the role as *disbursing agents* for government subsidies directed to the farmers i.e. RRP, RCEF

# DISTRIBUTOR AND DEALERSHIP FINANCING (DDF)

The Distributor and Dealer Financing (DDF) Program aims to support the development and promotion of mSME's in areas with distinct ecosystems of sellers/suppliers, distributors/dealers, and retailers linked in a supply or value chain of a specific brand of products or group of products.



# PROGRAM FEATURES

<b>Eligible Borrowers</b>	Distributorship/Dealership type-enterprises including agro-industrial and food distributors and dealers, beverage distributors and dealers, and other similar enterprises that are duly registered with SEC, DTI, DOLE or CDA.
<b>Eligible Projects</b>	All types of enterprises which deal with distinct supply chains that link sellers/suppliers of products, distributors/dealers, and retailers.
<b>Loanable Amount</b>	Maximum of 70% of confirmed POs amount and/or contract receivables and/or inventory required to build-up.
<b>Interest Rate</b>	Prevailing Market Rate
<b>Loan Facility</b>	Short-term loan facility/ Credit line
<b>Repayment Terms</b>	Based on the Distributor's/Dealer's Cash Conversion Cycle, maximum of one (1) year.



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The DDF makes use of the bank's Electronic Invoice Presentment and Payment (EIPP) facility, a web-based technology that automates and streamlines business processes and transactions through self-service portals for invoice collections.

Welcome



The Power of DBP Multiplied, Online.

Complete suite of Account Management, Payments, Collections, Transfers and Financial Supply Chain Management services that enables you and your institution to do almost all of your financial transactions with your ecosystem of customers, suppliers and partners online.

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**Thank you!**