



Pag-IBIG Fund

Tapat na Serbisyo, Mula sa Puso



MA. BEVERLY J. ADSUARA
Division Chief III – MS I



Pag-IBIG Fund SNAPSHOT

Year
2022

15.12M Active Members

Highest Ever!

TOTAL ASSETS

₱827.40B

Highest Ever!

MEMBERS' SAVINGS

₱79.90B

Highest Ever!

NET INCOME

₱44.50B

Y2022 DIVIDEND RATES

6.53% | **7.03%**

Regular Savings | MP2 Savings

₱117.85B | **105,212**

Housing Loan Releases

Housing Loan Borrowers

₱53.76B | **2,612,491**

Short-Term Loan Releases

Short-Term Loan Borrowers



LINGKOD
Pag-IBIG



AWARDS and RECOGNITION

11

CONSECUTIVE UNQUALIFIED/ UNMODIFIED OPINIONS



from the

COMMISSION ON AUDIT

2012

2013

2014

2015

2016

2017

2018

2019

2020

2021

2022



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Pag-IBIG



Benefits & Services



*You deserve
Pag-IBIG*



The more you *save*,
the more you *earn!*



Harapin ang bukas ng may
Tulong na Maaasahan



*Welcome Home
with Pag-IBIG*



Maximize the value of your home
to fund what's valuable for you.
*Fund your life goals
with HEAL*



*Ituloy ang Pangarap na Bahay,
para sa Pangarap na Buhay.*



*Enjoy Discounts and Rewards
Plus the Convenience of a
Cash Card*



*Feel Pag-IBIG
Online!*





MP2 SAVINGS

The more you *save*,
the more you *earn*!



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Pag-IBIG





MP2 SAVINGS

- ✓ Higher Dividend Rate than the Pag-IBIG Regular Savings
- ✓ Compounded or Annual Dividend Payout Options
- ✓ 5-Year Maturity
- ✓ Open to Retirees or Pensioners, who are former Pag-IBIG Fund Members

2022 DIVIDEND RATE

7.03%



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Pag-IBIG**



ANNUAL DIVIDEND PAYOUT OPTION

@ PhP500 MONTHLY SAVINGS

YEAR	Monthly MP2 Savings	Accumulated MP2 Savings per year	Cumulative MP2 Savings	ANNUAL DIVIDENDS
Year 1	P500	P6,000	P6,000	P207.35
Year 2	P500	P6,000	P12,000	P590.15
Year 3	P500	P6,000	P18,000	P972.95
Year 4	P500	P6,000	P24,000	P1,355.75
Year 5	P500	P6,000	P30,000	P1,738.55
TOTAL	-	P30,000	-	P4,864.75

Based on 6.38% Dividend rate (average dividend rate from Year 2020 – 2022)



**How
Does Your
Savings
Grow?**



**LINGKOD
Pag-IBIG**



ANNUAL DIVIDEND PAYOUT OPTION

@ PhP1,000 MONTHLY SAVINGS

YEAR	Monthly MP2 Savings	Accumulated MP2 Savings per year	Cumulative MP2 Savings	ANNUAL DIVIDENDS
Year 1	P1,000	P12,000	P12,000	P414.70
Year 2	P1,000	P12,000	P24,000	P1,180.30
Year 3	P1,000	P12,000	P36,000	P1,945.90
Year 4	P1,000	P12,000	P48,000	P2,711.50
Year 5	P1,000	P12,000	P60,000	P3,477.10
TOTAL	-	P60,000	-	P9,729.50

Based on 6.38% Dividend rate (average dividend rate from Year 2020 – 2022)



**How
Does Your
Savings
Grow?**



**LINGKOD
Pag-IBIG**



ANNUAL DIVIDEND PAYOUT OPTION

PhP 1 MILLION ONE-TIME SAVINGS

YEAR	One-Time MP2 Savings	ANNUAL DIVIDENDS
Year 1	P1,000,000.00	P63,800.00
Year 2	P0.00	P63,800.00
Year 3	P0.00	P63,800.00
Year 4	P0.00	P63,800.00
Year 5	P0.00	P63,800.00
TOTAL	P1,000,000	P319,000.00

Based on 6.38% Dividend rate (average dividend rate from Year 2020 – 2022)



**How
Does Your
Savings
Grow?**



COMPOUNDED DIVIDEND PAYOUT OPTION

@ PHP500 MONTHLY SAVINGS

YEAR	Monthly MP2 Savings	MP2 Savings per year	COMPOUNDED DIVIDENDS	Total MP2 Savings at the end of each year
Year 1	P500	P6,000	P207.29	P6,207.29
Year 2	P500	P6,000	P603.19	P12,810.47
Year 3	P500	P6,000	P1,024.34	P19,834.81
Year 4	P500	P6,000	P1,472.35	P27,307.16
Year 5	P500	P6,000	P1,948.94	P35,256.09
TOTAL	-	P30,000	P5,256.09	P35,256.09

Based on 6.38% Dividend rate (average dividend rate from Year 2020 – 2022)



**How
Does Your
Savings
Grow?**



COMPOUNDED DIVIDEND PAYOUT OPTION

@ PhP1,000 MONTHLY SAVINGS

YEAR	Monthly MP2 Savings	MP2 Savings per year	COMPOUNDED DIVIDENDS	Total MP2 Savings at the end of each year
Year 1	P1,000	P12,000	P414.70	P12,414.70
Year 2	P1,000	P12,000	P1,206.76	P25,621.46
Year 3	P1,000	P12,000	P2,049.35	P39,670.81
Year 4	P1,000	P12,000	P2,945.70	P54,616.50
Year 5	P1,000	P12,000	P3,899.23	P70,515.74
TOTAL	-	P60,000	P10,515.74	P70,515.74

Based on 6.38% Dividend rate (average dividend rate from Year 2020 – 2022)



**How
Does Your
Savings
Grow?**



**LINGKOD
Pag-IBIG**



COMPOUNDED DIVIDEND PAYOUT OPTION

PHP 1 MILLION ONE-TIME SAVINGS

YEAR	One-Time MP2 Savings	COMPOUNDED DIVIDENDS	Total MP2 Savings at the end of each year
Year 1	P1,000,000.00	63,800.00	1,063,800.00
Year 2	P0.00	67,870.44	1,131,670.44
Year 3	P0.00	72,200.57	1,203,871.01
Year 4	P0.00	76,806.97	1,280,677.98
Year 5	P0.00	81,707.26	1,362,385.24
TOTAL	P1,000,000.00	P362,385.24	P1,362,385.24

Based on 6.38% Dividend rate (average dividend rate from Year 2020 – 2022)



**How
Does Your
Savings
Grow?**



**LINGKOD
Pag-IBIG**



It's EASY to SAVE!



- 1 Visit www.pagibigfund.gov.ph and go to Virtual Pag-IBIG for Members
- 2 Click the "Be a Member" button, followed by "Apply for MP2"
- 3 Get your MP2 Savings Account number and start saving!

Visit your nearest Pag-IBIG Fund Branch to submit your nominated bank account if you opt to receive your MP2 Savings Dividends on an annual basis



Save Now!



MP2 SAVINGS

The more you *save*,
the more you *earn*!



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Thank you.

