

# Financial Inclusion in the Philippines

Dashboard | As of First Quarter 2023

## Access

### Banks and Electronic Money Issuers (EMIs)

	2022 Q1	2023 Q1	Growth
Universal & Commercial Banks	45	45	0.0%
Thrift Banks	45	43	<span style="color: red;">●</span> -4.4%
Rural & Cooperative Banks	407	399	<span style="color: red;">●</span> -2.0%
Digital Banks	2	6	<span style="color: green;">●</span> 200.0%
EMIs	69	72	<span style="color: green;">●</span> 4.3%

### Electronic Banking

	2022 Q1	2023 Q1	Growth
Number of banks with e-banking	75	81	<span style="color: green;">●</span> 8.0%

### Service Points of Banks and EMIs

	2022 Q1	2023 Q1	Growth
Banking offices (head office, branches, and other offices) <sup>[1]</sup>	13,141	13,239	<span style="color: green;">●</span> 0.7%
ATMs <sup>[1]</sup>	23,036	23,252	<span style="color: green;">●</span> 0.9%
On-site ATMs	12,515	12,743	<span style="color: green;">●</span> 1.8%
Off-site ATMs	10,521	10,509	<span style="color: red;">●</span> -0.1%
	2019	2020	Growth
Cash agents <sup>[2]</sup>	17,057	58,417	<span style="color: green;">●</span> 242.5%
E-money agents <sup>[3]</sup>	35,959	84,299	<span style="color: green;">●</span> 134.4%

### Insurance Providers<sup>[4]</sup>

	2022	
	Insurers	Microinsurance Providers
Mutual Benefit Associations	40	23
Life Insurance Companies	34	12
Non-Life Insurance Companies	60	15
Total	134	50

[1] Nationwide count only (i.e., excludes offices/ATMs of Philippine banks abroad)

[2] Total number of active cash agents. Preliminary data based on banks implementing/piloting the cash agent model (BSP Circular No. 940).

[3] Total number of active e-money agents. In 2020, 89% of the total 94,293 registered e-money agents are active.

[4] Source: Insurance Commission

**Other Financial Service Providers (FSPs) (head office and branches)**

	2022 Q1	2023 Q1	Growth
NSSLAs	199	193	● -3.0%
Pawnshops	15,506	16,040	● 3.4%
Money Service Businesses (MSBs)	6,965	7,457	● 7.1%
Other NBFIs <sup>[5]</sup>	228	208	● -8.8%
	2021	2022	Growth
Credit Cooperatives <sup>[6]</sup>	2,843	2,783	● -2.1%
Financing and Lending Companies <sup>[7]</sup>	4,260	4,115	● -3.4%
Microfinance NGOs <sup>[8]</sup>	4,162	4,263	● 2.4%

**Total Financial Service Access Points <sup>[9]</sup>**

	2022 Q1	2023 Q1	Growth
Total number of access points	221,990 <sup>r/</sup>	222,553	● 0.3%
Number of access points per 10,000 adults	28.77 <sup>r/</sup>	28.36	● -1.4%

**Overall Access Situation**

	2022 Q1		2023 Q1	
	Number of cities and municipalities	% to Total	Number of cities and municipalities	% to Total
1. With banking presence <sup>[10] [11]</sup>	1,381	84.5%	1,380	84.5%
2. Without banking presence	253	15.5%	254	15.5%
2.1 Without banking presence but with other access points	184 <sup>r/</sup>	11.3% <sup>r/</sup>	189	11.6%
2.2 Without any access point	69 <sup>r/</sup>	4.2% <sup>r/</sup>	65	4.0%
<b>With at least one access point (1 + 2.1) <sup>[12]</sup></b>	<b>1,565 <sup>r/</sup></b>	<b>95.8% <sup>r/</sup></b>	<b>1,569</b>	<b>96.0%</b>

r/ Revised

[5] Other NBFIs include lending investors and financing companies (that are affiliated with BSP-supervised banks), credit card companies, investment companies, securities dealers/brokers, government NBFIs and credit granting entities (excluding MF NGOs) which are supervised by the BSP.

[6] Sourced from the Cooperative Development Authority (CDA). There are 20,105 operating cooperatives (head offices) as of December 2022, of which approximately 9,018 cooperatives are offering financial services.

[7] Source: Securities and Exchange Commission

[8] Based only from a sample of microfinance NGOs that responded to the BSP data request. As of 27 October 2022, there are 27 accredited microfinance NGOs based on Microfinance NGO Regulatory Council (MNRC) data.

[9] Includes banking offices, e-money & cash agents, NSSLAs, Pawnshops, MSBs, other NBFIs, microfinance NGOs, and cooperatives with credit operations

[10] Indicator includes cash agents. Based on traditional metrics (no. of banking offices only), Q1 2022 - 1,139 (69.7%) and Q1 2023 - 1,155 (70.7%).

[11] In estimating the overall access situation, latest available location data were used, i.e., for e-money and cash agents-as of 2019; insurance companies-as of 2020; and lending and financing companies-as of 2020.

[12] In the Core Set of Financial Inclusion Indicators developed by the Alliance for Financial Inclusion (AFI), access points are defined as regulated entities where both cash-in and cash-out transactions can be performed. Following this definition, "other access points" include NSSLAs, cooperatives offering financial services, microfinance NGOs, pawnshops, MSBs, lending companies, other NBFIs, e-money agents and cash agents; and exclude ATMs (no data on the number of ATMs that can perform both cash-in and cash-out) and insurance providers (no data on location).

## Usage

## Deposits and Loans in the Banking System

	2022 Q1	2023 Q1	Growth
Number of deposit accounts (in millions)	88.7	107.8	● 21.5%
Number of depositors (in millions)	83.0	96.5	● 16.3%
Amount of deposits (in trillion pesos)	16.1	17.7	● 10.1%
Amount of loans (in trillion pesos)	10.2	11.4	● 11.0%

## Microfinance in the Banking System

	2022 Q1	2023 Q1	Growth
Microfinance	Banks	139	● -0.7%
	Borrowers	1,985,422	● -5.3%
	Amount (in million pesos)	26,834.8	● 1.0%
Microenterprise Loans	Banks	127	● -2.4%
	Borrowers	1,745,345	● -6.5%
	Amount (in million pesos)	23,041.2	● 1.7%
Microfinance Plus	Banks	35	● 5.7%
	Borrowers	10,498	● 5.2%
	Amount (in million pesos)	794.4	● 1.3%
Micro-Agri Loans	Banks	19	● -10.5%
	Borrowers	69,861	● 2.9%
	Amount (in million pesos)	1,145.3	● -3.5%
Micro-Housing Loans	Banks	13	● -15.4%
	Borrowers	85,659	● 3.6%
	Amount (in million pesos)	1,515.4	● -6.8%

## Microfinance Outside the Banking System

	2020	2021	Growth
Cooperatives <sup>[6]</sup>			
Number of member-depositors	9.9	9.7	● -2.0%
Deposit liabilities (in billion pesos)	174.3	173.8	● -0.3%
Outstanding loans (in billion pesos)	327.1	284.4	● -13.1%
	2021	2022	Growth
Microfinance NGOs <sup>[8]</sup>			
Number of clients (in millions)	6.4	6.6	● 4.1%
Outstanding loans (in billion pesos)	52.8	68.3	● 29.3%

## Credit Information System

	2021	2022	Growth
Number of submitting entities with actual basic credit data	639	765	● 19.7%
Number of unique individuals with financial credit data [in millions]	30.6	38.9	● 27.2%
Total contracts [in millions]	107.0	132.6	● 23.9%

Insurance/Microinsurance <sup>[9]</sup>

	2022 Q1	2023 Q1	Change	
Insurance Penetration (premium volume as a share of GDP)	1.98	1.75	● -0.23	
2021				
Number of Persons with Coverage (in millions)	Insurers	Microinsurance Providers	% Share of Microinsurance	
	Mutual Benefit Associations	33.4	31.9	95.6%
	Life Insurance Companies	46.1	14.4	31.2%
	Non-Life Insurance Companies	25.5	7.4	29.2%
	Total	105.0	53.7	51.2%
Amount of Premiums (in million pesos)	Mutual Benefit Associations	13,235	5,993	45.3%
	Life Insurance Companies	310,240	2,925	0.9%
	Non-Life Insurance Companies	51,192	1,202	2.3%
	Total	374,667	10,120	2.7%

Investment <sup>[13]</sup>

	2022 Q1	2023 Q1	Change
Number of Personal Equity & Retirement Account (PERA) Administrators	3	3	● 0.0%
Number of BSFIs offering PERA UITFs	6	6	● 0.0%
Number of approved PERA products/UITFs	18	18	● 0.0%
Number of PERA contributors	4,482	5,268	● 17.5%
Total PERA contributions (in million pesos)	271.9	345.7	● 27.2%
Number of Existing Non-PERA UITFs <sup>[14]</sup>	233	246	● 5.6%
Number of UITF participants	2,198,992	2,466,383	● 12.2%

[13] Source: BSP PERA Technical Working Group; Capital Markets and Trust Supervision Department (CMTSD)

[14] Existing means available in the market.

## Inclusive Digital Finance

### Basic Deposit Accounts

	2022 Q1	2023 Q1	Growth
Number of banks offering BDA <sup>[15]</sup>	145	158	● 9.0%
Number of BDA (in millions)	8.1	21.9	● 170.4%
Amount of deposits (in billion pesos)	5.1	27.0	● 432.2%

### Electronic Money Accounts

	2021	2022 Q2	Growth
Number of E-Money Accounts (in millions) <sup>[16]p/</sup>			
Registered e-money accounts	173.4	195.7	● 12.9%
Active e-money accounts	52.5	47.6	● -9.3%
	2022 Q1	2023 Q1	Growth
Number of Transactions <sup>[17]</sup> (in millions)			
Inflow	50.1	314.3	● 527.7%
Outflow	144.1	868.1	● 502.4%
Amount of Transactions <sup>[17]</sup> (in billion pesos)			
Inflow	207.4	787.8	● 279.9%
Outflow	203.7	799.8	● 292.7%

### Digital onboarding (e-KYC)

	2022 Q1	2023 Q1	Growth
Number of BSP-supervised financial institutions (BSFIs) with digital onboarding capability	53 <sup>r/</sup>	57	● 7.5%

### Digital Access <sup>[18]</sup>

	2019	2021	Change
Percentage of mobile phone and internet users who had online financial transaction (base: adults with mobile phone and internet)	11%	60%	● 49.1%
Percentage of mobile phone and internet users who are financially included (base: adults with mobile phone and internet)	32%	60%	● 28.5%
Unbanked but with mobile phone and internet (base: adults without an account)	47%	68%	● 20.7%

### Digital Payments

	2022 Q1	2023 Q1	Growth/Change
PESONet <sup>[19]</sup>			
Volume (in millions)	19.8	22.5	● 13.5%
Value (in billion pesos)	1,399.2	1,800.6	● 28.7%
InstaPay <sup>[19]</sup>			
Volume (in millions)	123.4	160.0	● 29.7%
Value (in billion pesos)	772.3	1,070.2	● 38.6%
	2021	2022	Change
Share of digital payments to total payment transactions			
Volume	30%	42%	● 11.8%
Value	44%	40%	● -4.0%

### Alternative Finance <sup>[20]</sup>

	2021	2022	Growth
Crowdfunding (reward-based crowdfunding)			
Number of campaigns (in thousands)	0.67	0.66	● -1.9%
Transaction Value (in million US\$)	0.57	0.61	● 6.9%
Crowdinvesting (equity-based crowdfunding)			
Number of campaigns (in thousands)	0.01	0.01	● 14.8%
Transaction Value (in million US\$)	1.51	1.63	● 8.1%
Crowdlending (lending-based crowdfunding)			
Number of loans (in thousands)	0.14	0.15	● 6.1%
Transaction Value (in million US\$)	7.01	7.96	● 13.6%

p/ Preliminary

[15] Number of banks offering BDA based on submitted reports

[16] Number of accounts registered/subscribed to mobile delivery channel

[17] Based only from BSFIs that submitted the report before the locking period.

[18] BSP Financial Inclusion Survey

[19] Covers transactions from January to March 2023

## Other Financial Inclusion Data

### Indicators from Demand-side Surveys

#### FORMAL ACCOUNT

<b>BSP Financial Inclusion Survey</b> (Respondents: Adults - Individuals aged 15+)	2019	2021	Change
Percentage of adults with formal account	29%	56%	● 26.9
<i>By type of account</i>			
Bank account	12%	23%	● 11.2
E-money account	8%	36%	● 27.6
Microfinance institution account	12%	9%	● -3.6
Cooperative account	2%	5%	● 3.5
Non-stock savings and loan association account	0%	0%	● 0.2
<i>By individual characteristics</i>			
Male	24%	54%	● 29.6
Female	34%	57%	● 23.9
Young adults (15-19)	7%	27%	● 20.5
Older adults (>60)	32%	47%	● 15.4
ABC	43%	80%	● 36.9
D	28%	54%	● 26.9
E	27%	44%	● 17.0
Rural	30%	56%	● 26.3
Urban	27%	55%	● 27.8
Working adults	39%	61%	● 21.6
Business owners	43%	65%	● 22.0
Pantawid Familyang Pilipino Program beneficiaries	47%	64%	● 16.2
Percentage of accountholders who use their account for payments	47%	79%	● 32.2

<b>BSP Consumer Finance Survey</b> (Respondents: Households)	2014	2018	Change
Percentage of households with deposit account	14.0%	9.7%	● -4.3

<b>World Bank Findex</b> (Respondents: Adults - Individuals aged 15+)	2017	2021	Change
Formal account	34.5%	51.4%	● 16.9
Financial institution account	31.8%	46.0%	● 14.2
Mobile money account	4.5%	21.7%	● 17.2
Poorest 40%	18.0%	34.0%	● 16.0
Richest 60%	45.4%	62.8%	● 17.4

#### SAVINGS

<b>BSP Financial Inclusion Survey</b> (Respondents: Adults - Individuals aged 15+)	2019	2021	Change
Percentage of adults with savings	53%	37%	● -15.7
Percentage of adults with savings in a bank (base: adults with savings)	21%	31%	● 10.5
Percentage of adults who keep their savings at home (base: adults with savings)	51%	52%	● 0.4

<b>BSP Consumer Expectations Survey</b> (Respondents: Households)	2022 Q1	2023 Q1	Change
Percentage of households with savings	31.1%	32.9%	● 1.8
Percentage of households with savings in a bank (base: HHs with savings)	71.0%	82.8%	● 11.7
Percentage of OFW households who allot a portion of remittances to savings	38.0%	43.0%	● 5.0

#### CREDIT

<b>BSP Financial Inclusion Survey</b> (Respondents: Adults - Individuals aged 15+)	2019	2021	Change
Percentage of adults with outstanding loans	33%	45%	● 11.2
Percentage of adults who borrowed from a bank (base: adults with outstanding loans)	3%	4%	● 1.2
Percentage of adults who borrow from informal sources (base: adults with outstanding loans)	55%	57%	● 2.3

<b>World Bank Findex</b> (Respondents: Adults - Individuals aged 15+)	2017	2021	Change
Percentage of adults who borrowed any money	58.6%	57.8%	● -0.9
Percentage of adults who borrowed from a formal financial institutions in the past year	10.7%	17.4%	● 6.7
Percentage of adults who borrowed from family and friends	41.2%	40.8%	● -0.4

## Other Financial Inclusion Data

### OTHER FINANCIAL SERVICES

<b>World Bank Index</b> (Respondents: Adults - Individuals aged 15+)	2017	2021	Change
Percentage of adults with debit card	21.0%	29.8%	● 8.8
Percentage of adults with credit card	1.9%	8.1%	● 6.1
Percentage of adults who made or received digital payments	25.1%	43.5%	● 18.4

<b>BSP Consumer Expectations Survey</b> (Respondents: Households)	2022 Q1	2023 Q1	Change
Percentage of OFW households who allot a portion of remittances to debt payments	22.1%	17.5%	● -4.7
Percentage of OFW households who allot a portion of remittances to investment	10.9%	8.4%	● -2.5

### FINANCIAL RESILIENCE

<b>World Bank Index</b> (Respondents: Adults - Individuals aged 15+) <sup>[21]</sup>	2021
<b>Most worrying financial issue</b>	
Paying for medical costs in case of a serious illness or accident	42%
Money to pay for monthly expenses or bills	24%
Money for old age	17%
Paying school or education fees	13%
<b>Main source of emergency funds in 7 days and 30 days</b>	
Family or Friends	41%
Work	21%
Savings	19%
Loan from a bank employer or private lender	9%
Sale of Assets	2%

### **BSP Financial Inclusion Survey** (Respondents: Adults - Individuals aged 15+)

<b>Top sources of funds for financial needs</b> (base: adults who experienced the financial need)	
<i>Meeting goals</i>	
Purchase of expensive items	
Used own savings	28%
Borrowed	27%
Used regular income	22%
Put up or expand business	
Borrowed	41%
Used regular income	29%
Used own savings	28%
<i>Resiliency</i>	
Experienced sickness, death or loss of job in the family	
Borrowed	45%
Used own savings	28%
Used regular income	28%
Affected by natural calamities	
Borrowed	43%
Used regular income	28%
Used own savings	26%
<i>Liquidity</i>	
Pay for regular spending needs	
Borrowed	41%
Used regular income	28%
Used own savings	24%

### FINANCIAL LITERACY

<b>BSP Financial Inclusion Survey</b> (Respondents: Adults - Individuals aged 15+)	2019	2021	Change
Percentage of adults who correctly answered all 6 financial literacy questions <sup>[22]</sup>	---	2%	---
Percentage of adults who correctly answered inflation and interest rate questions	8%	4%	● -3.6
Percentage of adults who correctly answered questions on:			
Inflation	55%	42%	● -12.1
Simple interest	32%	32%	● -0.2
Compound interest	33%	30%	● -2.9
Division <sup>[22]</sup>	---	91%	---
Diversification of Portfolio <sup>[22]</sup>	---	61%	---
Investment Risk <sup>[22]</sup>	---	58%	---
Attendance to Financial Literacy Session <sup>[22]</sup>	---	7%	---

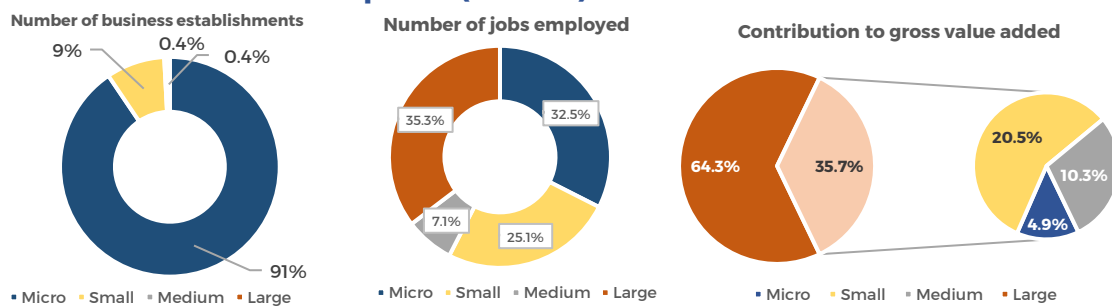
[21] The Financial Resilience data are new indicators introduced in the 2021 Worldbank Index.

[22] Indicator was introduced in the 2021 FIS.



## Priority Sectors

### Micro, Small and Medium Enterprises (MSMEs)



Source: Philippine Statistics Authority and Department of Trade and Industry (2021)

### Men vs women-owned/led MSMEs

	2021
<b>Percentage of MSMEs who use merchant and business accounts</b>	
Men	39%
Women	17%
<b>Percentage of MSMEs who applied for a business loan</b>	
Men	20%
Women	28%
<b>Percentage of MSMEs who use digital financial services</b>	
Men	44%
Women	28%

Source: ADB MSME Finance Survey

### MSME Loans

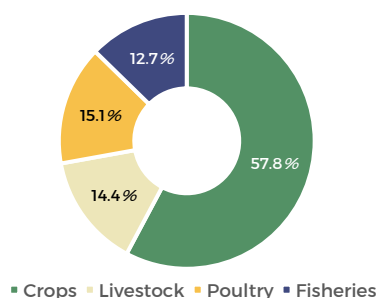
	2022 Q1	2023 Q1	Growth/Change
<b>Total MSME loans</b> (in billion pesos)	452.3	461.6	2.1%
<b>% share of MSME loans to total business loans</b>	6.6%	6.2%	-0.4
<b>% share of MSME loans to total banking system loans</b>	4.4%	4.1%	-0.4
<b>% share of MSME loans to GDP</b>	9.2%	8.2%	-0.9
<b>Y-o-Y growth in loans to MSMEs</b>	-2.0%	2.1%	4.0
Y-o-Y growth in loans to microenterprises	3.6%	3.0%	-0.6
Y-o-Y growth in loans to small enterprises	-4.4%	7.6%	12.0
Y-o-Y growth in loans to medium enterprises	-2.3%	-0.4%	1.9
Y-o-Y growth in loans to private corporations	16.7%	8.6%	-48.7%

### MSME Loans based on RA 6977, as amended<sup>[23]</sup>

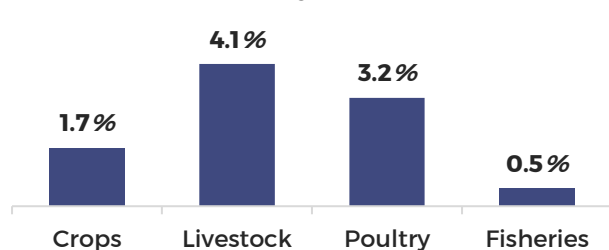
	2022 Q1	2023 Q1	Growth/Change
<b>Total compliance for MSEs</b> (in billion pesos)	173.8	187.0	7.6%
<b>Total compliance for MEs</b> (in billion pesos)	273.2	271.5	-0.6%
<b>Percentage of compliance for MSEs</b> (required: 8%)	2.0	1.9	-8.6
<b>Percentage of compliance for MEs</b> (required: 2%)	3.1	2.8	-36.3
<b>Number of MSME Borrowers</b>	1,411,964	1,447,912	2.5%
<b>Number of Barangay Microbusiness Enterprises (BMBE) Borrowers</b>	2,777	3,272	17.8%

### Agricultural Sector

#### Share to total agricultural production



#### Growth by subsector



Source: Philippine Statistics Authority (First Quarter 2023)

### Agriculture, Forestry and Fishing (AFF) Loans

	2022 Q1	2023 Q1	Growth/Change
<b>Total AFF Loans</b> (in billion pesos)	239.5	252.7	5.5%
<b>% share of AFF loans to total loans outstanding</b>	2.22%	2.12%	-0.1

### Agri-Agra Compliance<sup>[24]</sup>

	2021 Q2	2022 Q2	Growth/Change
<b>Total compliance for AGRA</b> (in billion pesos)	71.6	64.2	-10.3%
<b>Total compliance for AGRI</b> (in billion pesos)	718.1	783.8	9.1%
<b>Percentage of compliance for AGRA</b> (required: 10%)	1.0%	0.8%	-0.2
<b>Percentage of compliance for AGRI</b> (required: 15%)	9.7%	9.5%	-0.1

[23] Magna Carta for Micro, Small and Medium Enterprises (MSMEs). The mandatory allocation of credit resources to MSMEs lapsed in June 2018 but is being reported for monitoring purposes.

[24] The Report on Compliance with the Mandatory Agri-Agra Credit (Agri-Agra) will no longer be submitted starting with the reporting period ending 30 September 2022. (Circular No. 1159 Series of 2022)

## Other Relevant Data

### Geography<sup>[25]</sup>

Land area (in km <sup>2</sup> )	300,000
Regions	17
Provinces	81
Cities	146
Municipalities	1,488

### Population\*

	2015	2020	2021	2022
Population, in millions	101.0	109.0	110.0 <sup>**</sup>	110.5 <sup>***</sup>
Adult population (aged 15 +), in millions	69.3	75.8	77.2	78.5 <sup>*</sup>
Number of households, in millions	23.0	26.4	---	---

\*Source: Philippine Statistics Authority Census of Population and Housing

\*\*Source: Year-end population estimation of Commission on Population and Development (POPCOM)

\*\*\*Source: Population estimate of POPCOM as of March 2023

### Economy<sup>[25]</sup>

GDP Y-o-Y growth (First Quarter 2022 vs. First Quarter 2023)	6.4%
GDP full year growth (2022)	7.6%
Inflation rate (October 2023)	4.9%
Unemployment rate (September 2023)	4.5% <sup>p/</sup>

### Income and Poverty<sup>[25]</sup>

Average annual family income, in PhP (2021)	307,190
Minimum wage in NCR for non-agriculture, in PhP (Effective: July 2023)	610.00
Poverty incidence among population (2021)	18.1%
Poverty threshold, average monthly estimate (family of five), in PhP (2021)	12,030

### Overseas Filipinos

	2021	2022
Amount of cash remittances, in billion USD	31.4	32.5 <sup>p/</sup>
Number of Overseas Filipinos, in millions* (2013)	10.2	
	2020	2021
Number of Overseas Filipino Workers (OFWs), in millions <sup>[25]</sup>	1.8	1.8

\*Source: Commission on Filipino Overseas

[25] Philippine Statistics Authority



## Other Relevant Data

### Mobile Market

	2021
Percentage of adults with mobile phone <sup>[18]</sup>	92%
Percentage of adults with smart phone <sup>[18]</sup>	81%
	2019
Mobile connections <sup>[26]</sup>	155%
Mobile broadband connections <sup>[26]</sup>	134%
Mobile broadband penetration <sup>[26]</sup>	86%

*Mobile connections - number of SIM cards (as percentage of total population)*

*Mobile broadband connections - number of sim cards that are 3G and above (as percentage of total population)*

*Mobile broadband penetration - mobile broadband connections ÷ mobile connections*

### Internet and Social Media

	2021
Percentage of adults with internet <sup>[18]</sup>	77%
Percentage of adults with mobile phone and internet <sup>[18]</sup>	76%
	January 2023
Average time spent on the internet per day <sup>[27]</sup>	9 hours, 14 mins
Social media penetration <sup>[27]</sup>	73%
Average time spent on social media per day <sup>[27]</sup>	3 hours, 43 mins

### E-Commerce

	January 2023
Percentage of internet users who purchased a product or service online <sup>[27]</sup>	61%

[26] Groupe Speciale Mobile (GSM) Association/ GSMA

[27] We Are Social

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