





CLEAN
AS
YOU
GO!



Twin Mandates

Pagtutulungan sa kinabukasan: *B*angko, *I*ndustriya, at *G*obyerno

PROVIDENT SAVINGS

Develop and promote an integrated nationwide, sound, and viable tax-exempt mutual **PROVIDENT SAVINGS SYSTEM** suitable to the needs of the employed and other earning groups

HOME FINANCING

Promote home ownership through the extension of **AFFORDABLE HOUSING LOANS**, and stimulate the shelter industry by providing developmental and institutional financing



Pag-IBIG Fund Snapshot

2025



Highest Ever!

17.06 M

Active
Membership
Level

Highest Ever!

Members'
Savings

₱160.41 B

Highest Ever!

₱140.54B

Housing Loan Releases

90,727

Members with New or Better Homes

Highest Ever!

Dividends
Declared

₱64.34 B

Highest Ever!

₱94.16 B

Short-Term Loan Releases

3,752,364

Members helped with
Immediate financial needs

Highest Ever!

Total
Assets

₱1.23 T

Your Pag-IBIG Fund




**Pag-IBIG
REGULAR
SAVINGS**

2025 DIVIDEND RATE

6.62%


**MP2
SAVINGS**

2025 DIVIDEND RATE

7.12%

₱64.34 B

Dividend Amount

98.60%

Dividend Payout Ratio

*by law HDMF is only required to
declare 70% of income as dividend

Benefits and Services



**Pag-IBIG
REGULAR
SAVINGS**

*You deserve
Pag-IBIG*



**MP2
SAVINGS**

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



**Pag-IBIG
MULTI-PURPOSE
LOAN**

*Harapin ang bukas ng may
Tulong na Maaasahan*



**Pag-IBIG
LOYALTY
CARD *Plus***

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



**VIRTUAL
Pag-IBIG**

*Feel Pag-IBIG
Online!*



EXPANDED
PAMBANSANG
4PH PABAHAY PARA SA
PILIPINO
PROGRAM



**Pag-IBIG
HOUSING
LOAN**

*Welcome Home
with Pag-IBIG*



**Pag-IBIG
ACQUIRED
ASSETS**

*Own a Home
for less!*



**HOME
IMPROVEMENT
LOAN**

*Build the Quality Home
You Deserve*







Pag-IBIG ACQUIRED ASSETS



FOREVER HOME NA ABOT-KAYA? I-MINE MO NA!

ACQUIRED ASSETS KEY FEATURES

-  **VIEW AFFORDABLE PROPERTIES NATIONWIDE**
FORECLOSED HOMES, LOTS, AND CONDO UNITS AVAILABLE AT BELOW-MARKET PRICES
-  **BID FROM ANYWHERE**
SUBMIT YOUR BID OFFER FROM YOUR PHONE OR LAPTOP
-  **ENJOY DISCOUNTS OF UP TO 45%***
SCORE GREAT DEALS ON Pag-IBIG ACQUIRED ASSETS
*VIA BULK AND GROUP SALE
-  **PAY IN CASH OR INSTALLMENT**
CHOOSE FROM FLEXIBLE PAYMENT TERMS VIA CASH, SHORT-TERM INSTALLMENT OR Pag-IBIG HOUSING LOAN

**CREATE YOUR
BUYER ID TODAY!**



MAGKABAHAY FOR LESS



⚠️ PAALALA: WALANG ACCREDITED BROKER O AHENTE
ang Pag-IBIG Fund sa **ACQUIRED ASSETS**.



Expanded 4PH Online Sign-Up Facility



Start your application anytime, anywhere.

SIGN-UP NOW!



The Expanded 4PH Online Sign-Up Facility connects you directly to accredited Expanded 4PH housing projects and helps you take the first step toward your new home with just a few clicks.





Pag-IBIG ACQUIRED ASSETS

DISCOUNTS PER MODE OF SALE

| Mode of Payment | Direct Purchase | 1 st Public Auction | 2 nd Public Auction (Original Published Price Discounted by 10%) | Negotiated Sale (back to Original Published Price) | | |
|--|-----------------|--------------------------------|--|---|------------------|------------------|
| | | | | Retail | Bulk Sale | Group Sale |
| Cash (payable within 30 days) | None | None | 20% | 30% | 40% to 45% | 40% to 45% |
| Short-Term Installment (up to 12 months with interest) | | | 10% | 20% | | |
| Long-Term Installment (maximum of 30 years) | | | None | 10% | None | |





Signing of
**MEMORANDUM OF UNDERSTANDING
GROUP SALE**
A C Q U I R E D A S S E T S



BAGONG PILIPINAS



Pambansang PABAHAY
para sa Filipino