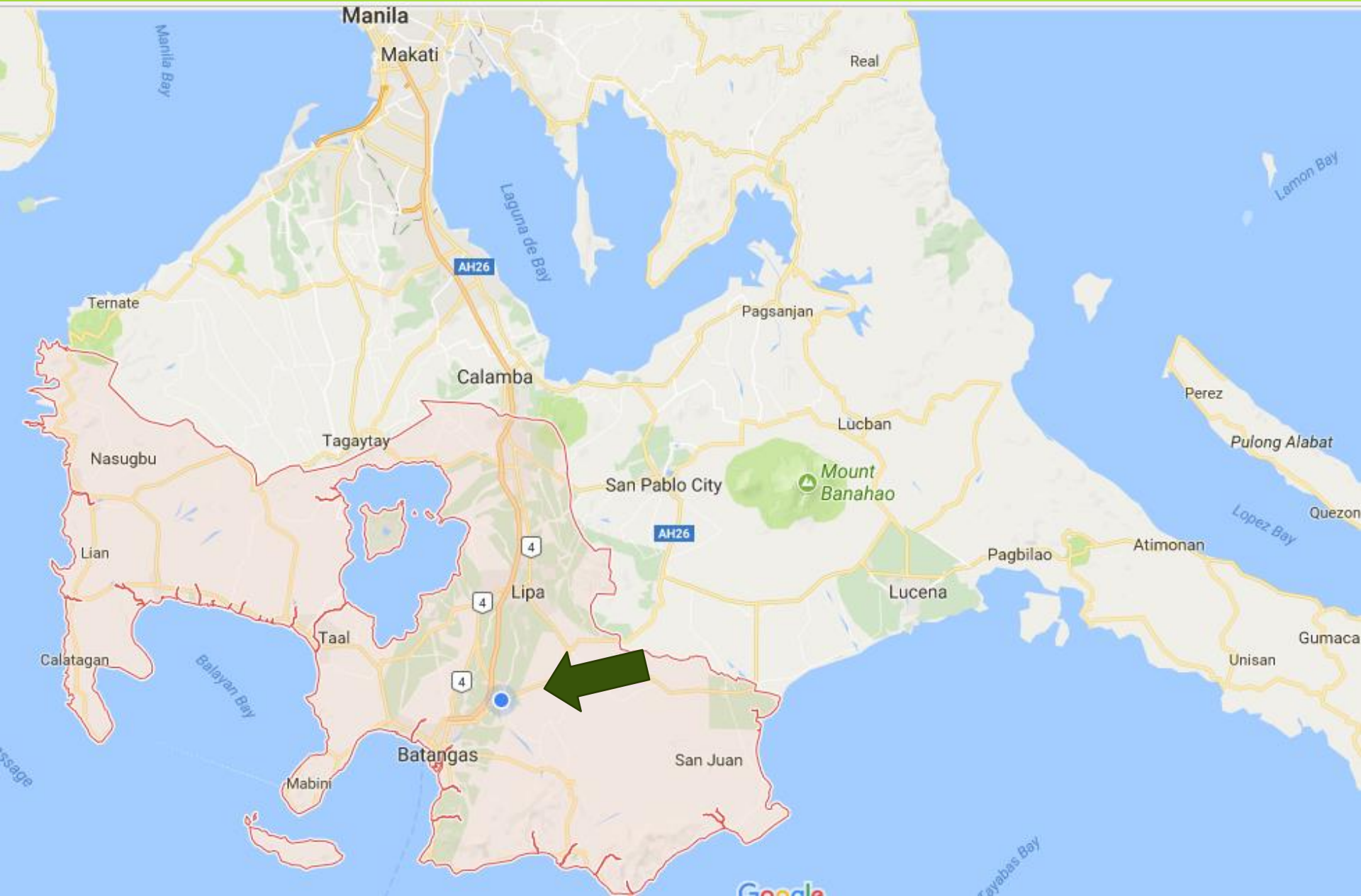


BANGKO KABAYAN





Manila

Makati

Real

Manila Bay

Laguna de Bay

AH26

Ternate

Pagsanjan

Calamba

Lucban

Perez

Pulong Alabat

Nasugbu

Tagaytay

San Pablo City

Mount Banahao

Quezon

Lian

4

AH26

Lopez Bay

Pagbilao

Atimonan

Lucena

Calatagan

Taal

4

Lipa

Gumaca

Balayan Bay

Batangas

San Juan

Unisan

Mabini

Google

Bayabas Bay

1957
Ibaan Rural Bank



Ibaan

2016



1997





Manila

Makati

Real

Manila Bay

Laguna de Bay

AH26

BK
Pagsanjan

Lamon Bay

Ternate

Calamba

BK

Perez

Tagaytay

BK

BK

Lucban

Pulong Alabat

BK
Masagbu

San Pablo City

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Pagbilao

Lucena

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Gumaca

Calatagan

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Pagbilao

Unisan

Baleyan Bay

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BK

Lucena

BK

Gumaca

BK
Mat

BK
Batangas

BK

BK

BK

BK

San Juan

Pagbilao

Unisan

Cayabas Bay

Google



**June
2017**

23 Branches

Total Asset - P2.84B

Loan Portfolio (Net) - P1.5B

Deposit Liabilities - P2.34B

Loan Portfolio (Net) - P1.5B

Equity - P461M


Depositors - 55,400

Borrowers - 14,100



**Began
Microfinance
Operations in
2000**

2005 M F Survey

- 
1. Additional working capital ✓
 2. Education ✓
 3. Medical purposes ✓
 4. House repair & renovation
 5. Addt'l capital for farming activities
 6. Car

September 2009

GABAY Housing Loan



Nais mo bang makapag-paayos at magpagawa ng bahay? Madali lang 'yan!
Kung ikaw ay...

- isang taon nang Microfinance client ng BK (Kabayan o Kapitan)
- nakakabayad sa takdang panahon
- walang hindi nabayandang lingguhan o buwanang hulog

Ito na ang inyong pagkakataon upang matupad ang inyong mga **pangarap** -
ang magkaroon ng isang **maayos na tahanan** sa tulong ng BANGKO KABAYAN!

Makipag-ugnayan lamang sa inyong Account Officer para sa karagdagang impormasyon
kung isa kayo sa mga interesado sa bagong programa ng Bangko Kabayan.

GArantisado ng **B**angko ang maayos na pabah **AY**.

BK Kasama mo sa buhay,
Katulong mo sa kaunlaran.

Sample Flyer



GABAY Housing

June 2017

- **Loan Portfolio - P9.13M** (5.3% of MF Portfolio)
- **Borrowers - 349** (3.3% of borrowers)
- **PAR30 - 2.01%**
- **Average Loan Amount - P39,790**



Benefit to Organization

- Increase in good quality portfolio
- Outreach depth
- Sense of mission fulfilment



Benefit to Clients

- **Minimized risk of diversion of capital**
- **Improved living condition**
- **Tangible proof of hard work**



Mrs. Merle Balanay

KAPITAN Client since 2009
Bgy. Matala, Ibaan, Batangas
Direct Seller
On 17th Cycle (KAPITAN Loan)
Highest Loan Aailed - P150,000

1st GABAY Loan

Sept 2015

P78,000



2nd GABAY Loan

July 2016

P50,000



3rd GABAY Loan

June 2017

P75,000



3rd GABAY Loan

June 2017

P75,000



3rd GABAY Loan

June 2017

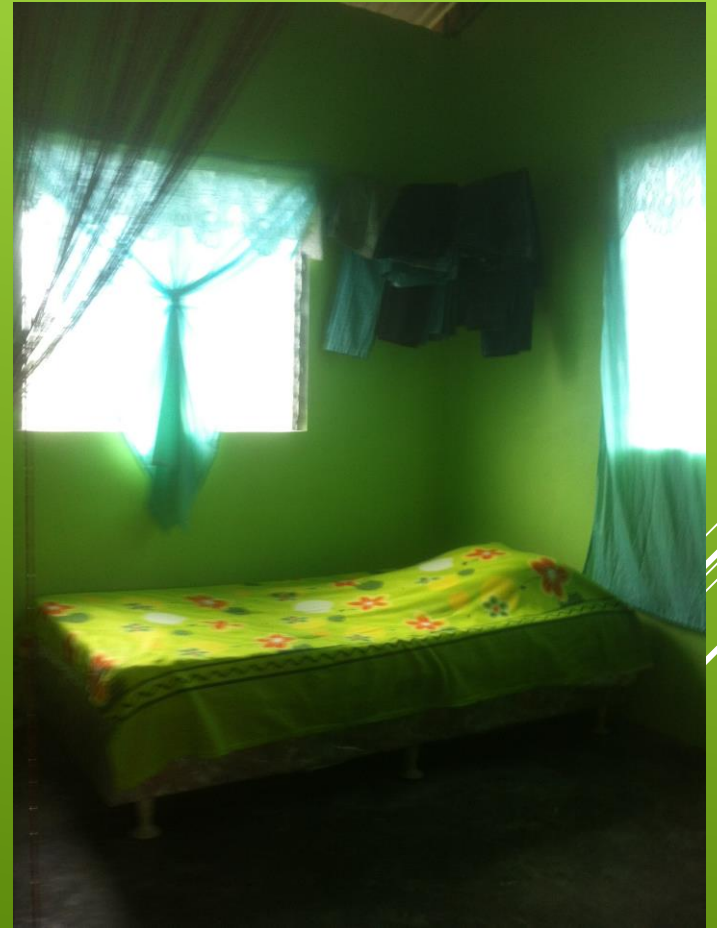
P75,000



Transformations



Transformations



Transformations



Transformations





Challenges Faced (2009-2015)

- **Low capacity of MF personnel to assess housing loan applications**
- **“Hit and Miss”**



Habitat Partnership (2015-2017)

- Comprehensive Market Survey
- Capacity-Building
 - Policy-adjustments
 - Training



Challenges Faced (2016-2017)

- **Hampered Implementation**
 - “Champion” gone
 - MF Department Management Transition
- **Low Output**
 - Policy adjustments made processing more tedious
 - Time-cost per peso loan higher than that of enterprise loan



“Again, again, again” Plans (2017 – onwards)

- **Revisit Comprehensive Market Survey Data**
 - From “Pistol” to “Sniper”
- **Review Product Design**
 - Reduce ‘time-cost’ per peso loan
- **Re-train, Re-energize**

SALAMAT PO!

