

DEVELOPMENT BANK OF THE PHILIPPINES
HEAD OFFICE, MAKATI CITY

Field Study
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Bachelor of Science in Business Management
(major in Economics)



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ABSTRACT

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A 480-hour field study was conducted at Development Bank of the Philippines (DBP), Head Office, Makati City. Generally, the study aimed to apply gained knowledge in business management in real work situations and obtain useful job experiences. Specifically, it aimed to describe the operation of the bank; identify the different functional areas of the bank; identify the problems encountered by the bank and recommend feasible solutions.

Gathering of data was done through the bank's record provided by the bank's library. Personal interviews with the bank employees were conducted to increase the volume of data gathered. Actual participation in the bank's operation, and personal observations also provided information in studying the bank's operations.

DBP is the country's pre-eminent development financial institution, and has taken upon itself the strategic task of influencing and accelerating sustainable economic growth, through the provision of resources, for the continued well-being of the Filipino people. DBP offers a wide range of products and services that address specific funding needs of its various clients. These packages include project financing, trade financing and import/export services. The bank likewise offers banking services, including International banking services, merchant banking services, and treasury products and

services. Loans are available through the Bank's retail lending and wholesale lending operations for capital assets investments and working capital.

DBP management provides incentives and rewards to all regular and casual employees, which were used as motivators toward productivity. DBP conduct training seminars, courses, and workshops for the employee's career advancement. The Bank provided integrated programs for professional and personal development of employees.

In terms of promoting their products, the Board undertook several other initiatives intended to enhance the impact of DBP's lending activities in the national economy as well as ensure the long-term sustainability of the Bank. These initiatives include the crafting of the "Development Quotient" matrix that will guide the Bank officers in packaging project proposals to favor those that will have optimal beneficial impact on key economic sectors.

The bank's financial status indicated the bank's gross income in 2002 was P14,505,000.00; net income was P1,847,000.00. The bank's total loans was P76,369,000.00; total deposits was P34,177,000.00 and total assets was P148,643,000.00.

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