

Pag-IBIG Fund
Statement of Financial Position
As of September 30, 2012
(Amount in Philippine Peso)

ASSETS	
Cash and cash equivalents	2,460,689,412
Held for trading	4,716,566,838
Available for sale investments	24,535,876,001
Loans and receivables	273,906,823,010
Investment properties	7,951,262,472
Property and equipment	1,120,816,109
Intangible assets	181,512,347
Other assets	450,578,382
TOTAL ASSETS	315,324,124,571
LIABILITIES AND NET WORTH	
Current Liabilities	
Current portion of members' equity	7,945,679,629
Accounts payable and accrued expenses	9,315,910,116
Other current liabilities	2,431,121,217
	19,692,710,962
Non-current Liabilities	
Loans Payable	5,000,000,000
Bonds Payable	11,742,234,185
Other non-current liabilities	18,703,210,600
	35,445,444,785
TOTAL LIABILITIES	55,138,155,747
NET WORTH	260,185,968,824
TOTAL LIABILITIES AND NET WORTH	315,324,124,571

Pag-IBIG Fund
Statement of Comprehensive Income
For the Period Ended September 30, 2012
(Amounts in Philippine Peso)

INTEREST INCOME	
Loans and receivables	15,861,867,113
Trading and investment securities	1,453,735,362
Deposits with banks and others	114,992,630
	17,430,595,105
INTEREST EXPENSE	
Loans payable	229,243,586
Bonds payable	546,333,667
	775,577,253
NET INTEREST INCOME	16,655,017,852
OTHER INCOME	
Service fees	1,335,769,732
Trading and investment securities gains - net	44,481,474
Miscellaneous	303,272,645
	1,683,523,851
TOTAL OPERATING INCOME	18,338,541,703
OTHER EXPENSES	
Provision for impairment and other losses	4,211,440,468
Compensation and fringe benefits	2,058,261,156
Foreign exchange loss	184,183,960
Occupancy and equipment-related costs	358,048,827
Foreclosure and acquired asset management costs	108,826,913
Depreciation and amortization	180,478,756
Miscellaneous	1,180,149,794
TOTAL OPERATING EXPENSES	8,281,389,874
COMPREHENSIVE INCOME	10,057,151,829
OTHER COMPREHENSIVE INCOME GAIN/(LOSS)	
Available-for-sale-investments - equity securities	5,038,497
TOTAL COMPREHENSIVE INCOME	10,062,190,326

Pag-IBIG Fund
Statement of Changes in Net Worth
For the Period Ended September 30, 2012
(Amount in Philippine Peso)

	Members' Equity	Reserve for Losses	Donated Surplus	Retained Earnings	Total Net Worth
January 1, 2012	207,682,571,141	161,579,085	250,890	33,281,325,381	241,125,726,497
Collections of Members' Contribution	18,029,229,829	-	-	-	18,029,229,829
Dividends	8,491,052,930	-	-	(8,491,052,930)	-
Comprehensive income	-	-	-	10,062,190,326	10,062,190,326
Net movement of HFC/Unclaimed savings/correction of prior years' errors	-	1,618,812	-	(12,285)	1,606,527
Provident claims	(9,032,784,355)	-	-	-	(9,032,784,355)
September 30, 2012	225,170,069,545	163,197,897	250,890	34,852,450,492	260,185,968,824

Pag-IBIG Fund
Statement of Cash Flows
For the Period Ended September 30, 2012
(Amount in Philippine Pesos)

CASH FLOWS FROM OPERATING ACTIVITIES

Loan repayment - short-term loans	38,444,946,239
Loan repayment - end user loans	20,046,807,124
Cash receipts from customers and employees	852,943,932
Loan repayment - institutional loans	1,118,190,067
Loan releases - short-term loans	(41,253,722,396)
Loan releases - end user loans	(21,683,448,552)
Cash paid to suppliers and employees	(6,131,019,851)
Interest paid	(949,584,658)
Loan releases - institutional loans	(389,671,598)
Net cash used in operating activities	(9,944,559,693)

CASH FLOWS FROM INVESTING ACTIVITIES

Proceeds from investment maturities	166,716,019,262
Proceeds from disposal of investment property	134,324,353
Proceeds from redemption of foreclosed properties	45,306,215
Proceeds from sale of property and equipment	189,490
Dividends received	116,847
Acquisition/rollover of investments	(170,195,165,668)
Acquisition of property and equipment	(42,176,002)
Net cash used in investing activities	(3,341,385,503)

CASH FLOWS FROM FINANCING ACTIVITIES

Proceeds from members' contributions	18,129,849,471
Provident benefit claims	(4,452,686,492)
Repayment of long - term borrowings	(7,000,000,000)
Net cash used by financing activities	6,677,162,979

NET INCREASE (DECREASE) IN CASH AND CASH

EQUIVALENTS	(6,608,782,217)
Effects of exchange rate changes on the balance of cash held in foreign currencies	(3,304,513)

CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR

9,072,776,142

CASH AND CASH EQUIVALENTS AT END OF THE PERIOD

2,460,689,412
