

Pag-IBIG Fund
Statement of Financial Position
As of September 30, 2013
(Amount in Philippine Peso)

ASSETS	
Cash and cash equivalents	4,091,860,226
Held for trading	10,427,784,510
Available for sale investments	31,083,007,269
Loans and receivables	279,443,351,945
Investment properties	10,484,685,861
Property and equipment	1,200,182,767
Intangible assets	141,857,718
Other assets	832,657,821
TOTAL ASSETS	337,705,388,117

LIABILITIES AND NET WORTH	
Current Liabilities	
Current portion of members' equity	9,069,211,255
Accounts payable and accrued expenses	8,322,734,936
Other current liabilities	3,343,326,595
	20,735,272,786
Non-current Liabilities	
Loans payable	5,000,000,000
Bonds payable	11,844,519,493
Other non-current liabilities	18,471,024,782
	35,315,544,275
TOTAL LIABILITIES	56,050,817,061
NET WORTH	281,654,571,056
TOTAL LIABILITIES AND NET WORTH	337,705,388,117

Pag-IBIG Fund
Statement of Comprehensive Income
For the Period Ended September 30, 2013
(Amounts in Philippine Peso)

INTEREST INCOME	
Loans and receivables	17,044,439,479
Trading and investment securities	1,643,098,766
Deposits with banks and others	28,029,171
	18,715,567,416
INTEREST EXPENSE	
Loans payable	177,743,500
Bonds payable	521,500,575
	699,244,075
NET INTEREST INCOME	18,016,323,341
OTHER INCOME	
Service fees	1,574,680,729
Foreign Exchange Gain	161,848,328
Trading and investment securities gains - net	293,564,110
Miscellaneous	365,017,320
	2,395,110,487
TOTAL OPERATING INCOME	20,411,433,828
OTHER EXPENSES	
Provision for impairment and other losses	3,174,041,518
Compensation and fringe benefits	2,179,706,497
Occupancy and equipment-related costs	413,660,088
Foreclosure and acquired asset management costs	231,861,772
Depreciation and amortization	171,256,108
Miscellaneous	1,351,257,669
TOTAL OPERATING EXPENSES	7,521,783,652
COMPREHENSIVE INCOME	12,889,650,176

Pag-IBIG Fund
Statement of Changes in Net Worth
For the Period Ended September 30, 2013
(Amount in Philippine Peso)

	Members' Equity	Reserve for Losses	Donated Surplus	Retained Earnings	Total Net Worth
January 1, 2013	219,798,281,640	163,411,503	250,890	35,905,294,252	255,867,238,285
Collections of Members' Contribution	19,542,545,717	-	-	-	19,542,545,717
Dividends	9,276,956,830	-	-	(9,276,956,830)	-
Comprehensive income	-	-	-	12,889,650,176	12,889,650,176
Net movement of HFC/Unclaimed savings/correction of prior years' errors	-	253,778	-	978,788,137	979,041,915
Provident claims	(7,623,905,037)	-	-	-	(7,623,905,037)
September 30, 2013	240,993,879,150	163,665,281	250,890	40,496,775,735	281,654,571,056

Pag-IBIG Fund
Statement of Cash Flows
For the Period Ended September 30, 2013
(Amount in Philippine Pesos)

CASH FLOWS FROM OPERATING ACTIVITIES	
Proceeds from matured time deposits	69,815,378,522
Loan repayment - short-term loans	34,354,060,668
Loan repayment - end user loans	21,484,178,763
Proceeds from matured unquoted debt securities classified as loans	133,049,963
Cash receipts from customers and employees	1,184,238,088
Loan repayment - institutional loans	1,149,356,433
Placement of time deposit	(69,533,822,370)
Loan releases - short-term loans	(32,252,404,769)
Loan releases - end user loans	(22,582,486,170)
Cash paid to suppliers and employees	(7,335,414,074)
Interest paid	(718,752,860)
Loan releases - institutional loans	(366,543,730)
Net cash used in operating activities	(4,669,161,536)
CASH FLOWS FROM INVESTING ACTIVITIES	
Proceeds from sale of available-for-sale investments	3,635,745,571
Proceeds from sale of held for trading investments	1,976,176,082
Proceeds from disposal of investment property	115,193,129
Proceeds from redemption of foreclosed properties	47,864,564
Dividends received	1,205,435
Acquisition/rollover of available-for-sale investments	(8,276,674,906)
Acquisition of intangible assets	(11,390,779)
Acquisition of property and equipment	(95,723,431)
Acquisition of held for trading investments	(7,407,419,809)
Net cash used in investing activities	(10,015,024,144)
CASH FLOWS FROM FINANCING ACTIVITIES	
Proceeds from members' contributions	19,925,476,688
Provident benefit claims	(5,268,222,393)
Net cash used by financing activities	14,657,254,295
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(26,931,385)
Effects of exchange rate changes on the balance of cash held in foreign currencies	4,249,480
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	4,114,542,131
CASH AND CASH EQUIVALENTS AT END OF THE PERIOD	4,091,860,226