

Pag-IBIG Fund
APPROVED CY2025 CORPORATE OPERATING BUDGET

BUDGET ITEM EXPENDITURES	TOTAL
PERSONNEL SERVICES	
Salaries and Wages	2,782,032,793
Other Compensation	1,224,884,103
Personnel Benefit Contributions	692,660,552
Other Personnel Benefits	269,351,221
TOTAL PERSONNEL SERVICES	4,968,928,669
MAINTENANCE and OTHER OPERATING EXPENSES	
Traveling Expenses	185,542,794
Training and Scholarship Expenses	97,985,787
Supplies and Materials Expenses	680,521,091
Utility Expenses	276,254,282
Communications Expenses	362,236,187
Awards/Rewards, Prizes and Indemnities	27,700,000
Survey, Research, Exploration and Development Expenses	93,363,847
Confidential, Intelligence and Extraordinary Expenses	1,548,000
Professional Services	4,292,612,386
General Services	1,052,460,861
Repairs and Maintenance	189,108,614
Assistance/Subsidy/Contribution to	2,500,000
Taxes, Insurance Premiums and Other Fees	51,420,712
Members' Benefits	243,324,000
<i>Other Maintenance and Operating Expenses</i>	
<i>Advertising, Promotional and Marketing Expenses</i>	507,755,150
<i>Printing and Publication Expenses</i>	56,139,264
<i>Representation Expenses</i>	77,276,100
<i>Transportation and Delivery Expenses</i>	129,566,982
<i>Rent/Lease Expenses</i>	968,917,104
<i>Membership Dues and Contributions to Organizations</i>	786,200
<i>Subscription Expenses</i>	857,056,656
<i>Donations</i>	-
<i>Litigation/Acquired Assets Expenses</i>	1,483,042,450
<i>Fees and Commission Expenses</i>	6,828,000
<i>Major Events and Conventions Expenses</i>	248,293,900
<i>Other Maintenance and Operating Expenses</i>	2,442,925
TOTAL MAINTENANCE and OTHER OPERATING EXPENSES	11,894,683,292
FINANCIAL EXPENSES	
Management Supervision/Trusteeship Fees	8,356,250
Interest Expense	-
Bank Charges	2,393,032
TOTAL FINANCIAL EXPENSES	10,749,282
TOTAL OPERATING EXPENSES	16,874,361,243
CAPITAL OUTLAY	
Land Improvements	300,000
Buildings and Other Structures	568,855,660
Machinery and Equipment	691,392,841
Transportation Equipment	271,030,000
Furniture, Fixtures and Books	58,167,000
Leased Assets Improvements	93,134,288
Intangible Assets	3,559,550
TOTAL CAPITAL OUTLAY	1,686,439,339
STATUTORY EXPENSES	
Dividends	63,393,724,883
TOTAL STATUTORY EXPENSES	63,393,724,883
GRAND TOTALS	81,954,525,465