

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

ASSETS	
Cash and cash equivalents	5,463,318,521
Held for trading	10,427,752,433
Available for sale investments	27,664,371,596
Loans and receivables	272,644,661,485
Investment properties	11,085,557,938
Property and equipment	1,197,769,909
Intangible assets	152,844,500
Other assets	795,233,851
TOTAL ASSETS	329,431,510,233
LIABILITIES AND NET WORTH	
Current Liabilities	
Current portion of members' equity	9,597,582,495
Accounts payable and accrued expenses	9,667,702,033
Other current liabilities	2,917,073,722
	22,182,358,250
Non-current Liabilities	
Loans payable	5,000,000,000
Bonds payable	11,818,443,841
Other non-current liabilities	18,356,055,736
	35,174,499,577
TOTAL LIABILITIES	57,356,857,827
NET WORTH	272,074,652,406
TOTAL LIABILITIES AND NET WORTH	329,431,510,233

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

INTEREST INCOME	
Loans and receivables	10,946,300,710
Trading and investment securities	1,110,213,089
Deposits with banks and others	17,128,469
	12,073,642,268
INTEREST EXPENSE	
Loans payable	118,044,046
Bonds payable	345,431,824
	463,475,870
NET INTEREST INCOME	11,610,166,398
OTHER INCOME	
Service fees	932,519,746
Foreign Exchange Gain	158,491,787
Trading and investment securities gains - net	136,762,743
Miscellaneous	233,817,710
	1,461,591,986
TOTAL OPERATING INCOME	13,071,758,384
OTHER EXPENSES	
Provision for impairment and other losses	1,772,462,601
Compensation and fringe benefits	1,567,663,304
Occupancy and equipment-related costs	262,903,506
Foreclosure and acquired asset management costs	118,776,689
Depreciation and amortization	111,995,047
Miscellaneous	745,823,205
TOTAL OPERATING EXPENSES	4,579,624,352
COMPREHENSIVE INCOME	8,492,134,032

Pag-IBIG Fund
Statement of Changes in Net Worth
For the Period Ended June 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	13,003,150,469	-	-	-	13,003,150,469
Dividends	9,276,956,830	-	-	(9,276,956,830)	-
Comprehensive income	-	-	-	8,492,134,032	8,492,134,032
Net movement of HFC/Unclaimed savings/correction of prior years' errors	-	371,804	-	(26,784,196)	(26,412,392)
Provident claims	(5,261,457,988)	-	-	-	(5,261,457,988)
June 30, 2013	236,816,930,951	163,783,307	250,890	35,093,687,258	272,074,652,406

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

CASH FLOWS FROM OPERATING ACTIVITIES	
Proceeds from matured time deposits	40,302,144,835
Loan repayment - short-term loans	22,602,137,824
Loan repayment - end user loans	14,204,661,471
Proceeds from matured unquoted debt securities classified as loans	93,244,306
Cash receipts from customers and employees	685,041,911
Loan repayment - institutional loans	994,515,213
Placement of time deposit	(40,030,471,819)
Loan releases - short-term loans	(19,661,567,202)
Loan releases - end user loans	(14,296,906,929)
Cash paid to suppliers and employees	(5,061,471,363)
Interest paid	(418,750,000)
Loan releases - institutional loans	(300,756,930)
Net cash used in operating activities	(888,178,683)
CASH FLOWS FROM INVESTING ACTIVITIES	
Proceeds from sale of available-for-sale investments	1,331,224,003
Proceeds from sale of held for trading investments	1,875,793,539
Proceeds from disposal of investment property	78,225,503
Proceeds from redemption of foreclosed properties	33,704,877
Dividends received	53,744
Acquisition/rollover of available-for-sale investments	(3,268,770,861)
Acquisition of intangible assets	(8,414,935)
Acquisition of property and equipment	(78,851,193)
Acquisition of held for trading investments	(7,407,419,809)
Net cash used in investing activities	(7,444,455,132)
CASH FLOWS FROM FINANCING ACTIVITIES	
Proceeds from members' contributions	13,168,095,536
Provident benefit claims	(3,490,574,319)
Net cash used by financing activities	9,677,521,217
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	1,344,887,402
Effects of exchange rate changes on the balance of cash held in foreign currencies	3,888,988
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	4,114,542,131
CASH AND CASH EQUIVALENTS AT END THE PERIOD	5,463,318,521