

**Pag-IBIG Fund**  
**Statement of Financial Position**  
As of March 31, 2016  
(Amount in Philippine Peso)

<b>ASSETS</b>	
<b>Current Assets</b>	
Cash and cash equivalents	3,840,384,991
Held for trading	3,815,738,745
Loans and receivables	112,394,710,352
Non - current assets held for sale	2,550,866,837
Other current assets	166,878,744
	<b>122,768,579,669</b>
<b>Non-current Assets</b>	
Available-for-sale	55,949,623,951
Loans and receivables	209,589,712,402
Investment properties	17,493,759,877
Property and equipment	1,194,831,932
Intangible assets	246,880,026
Other assets	917,221,731
	<b>285,392,029,919</b>
<b>TOTAL ASSETS</b>	<b>408,160,609,588</b>
<b>LIABILITIES AND NET WORTH</b>	
<b>Current Liabilities</b>	
Current portion of members' equity	10,656,382,545
Accounts payable and accrued expenses	15,317,983,231
Other current liabilities	4,275,162,241
	<b>30,249,528,017</b>
<b>Non-current Liabilities</b>	<b>18,094,435,353</b>
<b>TOTAL LIABILITIES</b>	<b>48,343,963,370</b>
<b>NET WORTH</b>	<b>359,816,646,218</b>
<b>TOTAL LIABILITIES AND NET WORTH</b>	<b>408,160,609,588</b>

**Pag-IBIG Fund**  
**Statement of Comprehensive Income**  
For the Period Ended March 31, 2016  
(Amounts in Philippine Peso)

<b>INTEREST INCOME</b>	
Loans and receivables	6,553,389,589
Trading and investment securities	707,058,613
Deposits with banks and others	6,744,000
	<b>7,267,192,202</b>
<b>OTHER INCOME</b>	
Service fees	570,474,096
Trading and investment securities gains - net	37,610,368
Miscellaneous	935,932,493
	<b>1,544,016,957</b>
<b>TOTAL OPERATING INCOME</b>	<b>8,811,209,159</b>
<b>OTHER EXPENSES</b>	
Provision for impairment and other losses	435,649,493
Compensation and fringe benefits	851,400,847
Occupancy and equipment-related costs	141,984,513
Foreign Exchange Loss	79,954,391
Foreclosure and acquired asset management costs	187,124,847
Depreciation and amortization	56,648,925
Miscellaneous	356,271,901
<b>TOTAL OPERATING EXPENSES</b>	<b>2,109,034,917</b>
<b>INCOME BEFORE INCOME TAX</b>	<b>6,702,174,242</b>
<b>PROVISION FOR INCOME TAX</b>	-
<b>NET INCOME FOR THE PERIOD</b>	<b>6,702,174,242</b>
<b>OTHER COMPREHENSIVE INCOME GAIN/(LOSS)</b>	
Net Unrealized Gains (Losses) Available- for- sale investments	1,468,818,273
<b>TOTAL COMPREHENSIVE INCOME FOR THE PERIOD</b>	<b>8,170,992,515</b>

**Pag-IBIG Fund**  
**Statement of Changes in Net Worth**  
For the Period Ended March 31, 2016  
(Amount in Philippine Peso)

January 1, 2016	290,136,012,249	250,890	519,944,055	56,777,371,856	347,433,579,050
Collections	8,102,949,599				8,102,949,599
Dividends	14,236,276,312			(14,236,276,312)	-
Net income				6,702,174,242	6,702,174,242
Net unrealized gains (losses) - Available-for-sale investments			1,468,818,273		1,468,818,273
Correction of prior years' errors				(8,063,826)	(8,063,826)
Unclaimed savings				(1,722)	(1,722)
Provident claims/ TAV offsetting	(3,882,809,398)				(3,882,809,398)
<b>March 31, 2016</b>	<b>308,592,428,762</b>	<b>250,890</b>	<b>1,988,762,328</b>	<b>49,235,204,238</b>	<b>359,816,646,218</b>

**Pag-IBIG Fund**  
**Statement of Cash Flows**  
For the Period Ended March 31, 2016  
(Amount in Philippine Pesos)

<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>	
Proceeds from mature time deposits	46,374,221,518
Loan repayment - short-term loans	9,126,595,881
Loan repayment - end user loans	8,057,163,318
Interest received	1,455,238,536
Loan repayment - institutional loans	82,395,548
Proceeds from matured unquoted debt securities classified as loans	700,002,057
Placement of time deposit	(43,702,715,859)
Loan releases - short-term loans	(8,149,497,648)
Loan releases - end user loans	(9,922,262,485)
Cash paid to suppliers and employees	(2,796,526,284)
Loan releases - institutional loans	(34,700,000)
<b>Net cash used in operating activities</b>	<b>1,465,962,854</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>	
Proceeds from sale of available-for-sale investments	3,729,880,503
Proceeds from disposal of investment property	141,963,572
Proceeds from redemptions	7,765,563
Proceeds from disposal of property and equipment	21,920
Acquisition/rollover of available-for-sale investments	(11,980,635,295)
Acquisition of intangible assets	(371,644)
Acquisition of property and equipment	(26,668,187)
<b>Net cash used in investing activities</b>	<b>(8,128,043,568)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>	
Proceeds from members' contributions	8,263,077,496
Provident benefit claims	(2,772,792,511)
<b>Net cash used by financing activities</b>	<b>5,490,284,985</b>
<b>NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS</b>	<b>(1,171,795,729)</b>
Effects of exchange rate changes on the balance of cash held in foreign currencies	3,950,928
<b>CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR</b>	<b>5,008,229,792</b>
<b>CASH AND CASH EQUIVALENTS AT END OF THE PERIOD</b>	<b>3,840,384,991</b>