PRUDENTIAL GUARANTEE AND ASSURANCE, INC.
SYNOPSIS OF ANNUAL STATEMENT
December 31, 2025

ADMITTED ASSETS

Cash on Hand	₱	36,000.00
Cash in Banks		1,170,951,412.61
Time Deposits		3,549,323,804.44
Premiums Receivable		3,081,067,075.46
Due from Ceding Companies		316,593,801.75
Amounts Recoverable from Reinsurers		6,124,136,620.25
Financial Assets at Fair Value Through Profit or Loss		1,939,882,213.44
Held-to-Maturity (HTM) Investments		747,384,922.86
Available-for-Sale (AFS) Financial Assets		420,144,373.36
Investment Income Due and Accrued		15,293,663.06
Property and Equipment		1,381,811,127.06
Investment Property		1,017,735,702.00
Right of Use Asset		153,221,519.78
Security Fund Contribution		105,813.73
Deferred Acquisition Costs		887,509,194.55
Deferred Reinsurance Premiums		3,306,096,184.54
Other Assets		185,435,189.00
TOTAL ADMITTED ASSETS	**₱**	**24,296,728,617.88** *

LIABILITIES

Claims Liabilities	₱	7,888,947,083.28
Premium Liabilities		5,740,674,726.52
Due to Reinsurers		4,608,701,946.83
Commissions Payable		593,733,107.25
Deferred Reinsurance Commissions		117,292,313.97
Return Premiums Payable		120,710,542.18
Taxes Payable		1,455,001,152.81
Cash Collaterals		903,346,683.81
Accounts Payable		425,107,695.69
Lease Liability		169,051,339.48
Deferred Tax Liability		39,545,578.90
Provisions		394,138,659.64
Accrued Expenses		58,155,059.25
TOTAL LIABILITIES	**₱**	**22,514,405,889.62**

NET WORTH

Capital Stock	₱	2,750,000,000.00
Contributed Surplus		23,691,470.00
Contingency Surplus		139,066,266.57
Retained Earnings / Home Office Account		(1,640,552,178.44)
Reserve Accounts:		
Reserve for AFS Securities		203,374,974.06
Reserve for Appraisal Increment - Property and Equipment		415,991,346.39
Remeasurement Gains (Losses) on Retirement Pension Asset (Obligation)		(109,249,150.32)
TOTAL NET WORTH	**₱**	**1,782,322,728.26**
TOTAL LIABILITIES AND NET WORTH	**₱**	**24,296,728,617.88**

ADDITIONAL INFORMATION

Capital Adequacy Ratio, as prescribed under existing regulations	**157%**

** Net of assets not considered for solvency purposes amounting to ₱ 2,201,357,493.68.*

This synopsis, prepared from the 2025 Annual Statement, approved by the Insurance Commissioner is published pursuant to Section 231 of the Amended Insurance Code (RA 10607).

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