

HOME GUARANTY CORPORATION
QUARTERLY STATEMENT OF COMPREHENSIVE INCOME
FOR CALENDAR YEAR 2015
(In Philippine Peso)

| | AS OF | | |
|---|---------------------|---------------------|---------------------|
| | MARCH | JUNE | SEPTEMBER |
| INCOME | | | |
| Financing Fees- insurance/guaranty fees | 191,901,212 | 403,550,116 | 661,882,698 |
| Rent income | 39,546,405 | 80,309,909 | 121,032,489 |
| Interest income - installment receivable | 9,262,689 | 16,943,677 | 25,719,716 |
| Other fines and penalties | 1,378,723 | 3,188,725 | 4,978,816 |
| Other service income | 92,331 | 192,425 | 245,582 |
| Miscellaneous income | 180,516 | 1,564,108 | 1,946,682 |
| | 242,361,876 | 505,748,960 | 815,805,983 |
| EXPENSES | | | |
| Personal services | 28,450,213 | 69,315,960 | 96,632,100 |
| Maintenance and other operating expenses (MOOE) | 30,413,611 | 75,644,850 | 126,654,832 |
| | 58,863,824 | 144,960,810 | 223,286,932 |
| INCOME FROM OPERATIONS | 183,498,052 | 360,788,150 | 592,519,051 |
| OTHER INCOME (EXPENSES) | | | |
| Interest income - investments | 10,206,675 | 20,869,959 | 36,511,534 |
| Interest income - bank deposits | - | 725 | 1,908,304 |
| Dividend income | 476,400 | 476,400 | 476,400 |
| Gain on sale of disposed assets | 1,174,494 | 2,204,459 | 2,591,776 |
| Gain (Loss) on sale of securities | - | (496,674) | (496,674) |
| Gain(loss) on foreign exchange | - | - | - |
| Technical loss reserves | - | - | - |
| Other MOOE - projects | (48,525,625) | (60,873,958) | (67,566,594) |
| | (36,668,056) | (37,819,089) | (26,575,254) |
| INCOME BEFORE FINANCIAL CHARGES | 146,829,996 | 322,969,061 | 565,943,797 |
| FINANCIAL CHARGES | | | |
| Interest on guaranty obligations | 49,017,646 | 98,579,943 | 148,686,876 |
| Interest on NG Advances | 52,704,485 | 108,775,667 | 173,632,086 |
| Interest on debenture bond | 56,341 | 139,859 | 237,771 |
| Bank Charges | - | 50 | 50 |
| | 101,778,472 | 207,495,519 | 322,556,783 |
| NET INCOME BEFORE TAX | 45,051,524 | 115,473,542 | 243,387,014 |
| TAXES | 2,041,335 | 7,505,348 | 10,842,179 |
| NET INCOME AFTER TAX | 43,010,189 | 107,968,194 | 232,544,835 |
| OTHER COMPREHENSIVE INCOME | | | |
| Unrealized gain (loss) on available for sale investment | - | - | - |
| TOTAL COMPREHENSIVE INCOME | 43,010,189 | 107,968,194 | 232,544,835 |