

HOME GUARANTY CORPORATION  
 Guaranty Portfolio Report  
 As of December 31, 2014

ITEM / PARTICULAR	NEW ENROLLMENT								RENEWALS				OUTSTANDING GUARANTY			
	No. of Accounts				TOTAL	% to Total	Value (PhP)	% to Total	No. of Accounts	% to Total	Value (PhP)	% to Total	No. of Accounts	% to Total	Outstanding Guaranty (PhP)	% to Total
	Lot Only	Hse & Lot	Condo	Home Impr.												
<b>1. GUARANTY PROGRAM</b>																
1.1 Retail	1,146	24,253	5,027	379	30,805	99.62%	55,607,857,208	99.76%	23,223	49.68%	29,081,700,993	68.97%	53,515	69.44%	84,125,417,264	86.50%
1.2 Developmental	-	-	-	-	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
1.3 Corporate Borrowings (Pag-Ibig Bonds, Cityland & PODC)	-	-	92	-	92	0.30%	85,858,464	0.15%	12,392	26.51%	12,095,000,000	28.68%	12,403	16.09%	12,095,000,000	12.44%
1.4 Securitization (NHMFC Bonds, HFI-RLC Notes)	-	-	27	-	27	0.09%	48,649,161	0.09%	11,126	23.80%	990,473,486	2.35%	11,146	14.46%	1,030,108,608	1.06%
<b>TOTAL</b>	<b>1,146</b>	<b>24,253</b>	<b>5,146</b>	<b>379</b>	<b>30,924</b>	<b>100.00%</b>	<b>55,742,364,832</b>	<b>100.00%</b>	<b>46,741</b>	<b>100.00%</b>	<b>42,167,174,480</b>	<b>100.00%</b>	<b>77,064</b>	<b>100.00%</b>	<b>97,250,525,872</b>	<b>100.00%</b>
<b>2. LENDER / GUARANTEED ENTITY</b>																
2.1 Banks	1,145	23,402	3,459	255	28,261	91.39%	49,302,772,606	88.45%	21,057	45.05%	27,149,051,985	64.38%	44,669	57.96%	69,223,885,939	71.18%
2.2 Developers	1	851	794	124	1,770	5.72%	4,896,202,742	8.78%	1,863	3.99%	1,586,530,118	3.76%	3,518	4.57%	6,438,889,038	6.62%
2.3 Investors in Securities:																
2.3.1 Housing Bonds (NHMFC & Pag-Ibig Bonds)	-	-	-	-	-	0.00%	-	0.00%	23,320	49.89%	12,854,428,958	30.48%	23,320	30.26%	12,854,428,958	13.22%
2.3.2 Notes (HFI-RLC & PODC)	-	-	27	-	27	0.09%	48,649,161	0.09%	198	0.42%	231,044,528	0.55%	229	0.30%	270,679,650	0.28%
2.3.3 Commercial Paper (Cityland)	-	-	92	-	92	0.30%	85,858,464	0.15%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
2.4 Others (Mutual Funds, Insurance Cos., BLAs, etc)	-	-	774	-	774	2.50%	1,408,881,860	2.53%	303	0.65%	346,118,891	0.82%	5,328	6.91%	8,462,642,287	8.70%
<b>TOTAL</b>	<b>1,146</b>	<b>24,253</b>	<b>5,146</b>	<b>379</b>	<b>30,924</b>	<b>100.00%</b>	<b>55,742,364,832</b>	<b>100.00%</b>	<b>46,741</b>	<b>100.00%</b>	<b>42,167,174,480</b>	<b>100.00%</b>	<b>77,064</b>	<b>100.00%</b>	<b>97,250,525,872</b>	<b>100.00%</b>
<b>3. HOUSING PACKAGE</b>																
3.1 Socialized (P450,000 and below)	295	439	283	62	1,079	3.49%	301,906,629	0.54%	15,564	33.30%	2,453,479,425	5.82%	13,585	17.63%	2,464,560,844	2.53%
3.2 Low-cost (above P450,000 up to P3.0 Million)	706	20,560	3,972	192	25,430	82.23%	39,405,917,773	70.69%	27,730	59.33%	29,171,719,510	69.18%	54,435	70.64%	62,337,841,355	64.10%
3.3 Medium-cost (above P3.0 Million up to P4.0 Million)	43	1,577	370	11	2,001	6.47%	4,946,997,593	8.87%	1,686	3.61%	3,869,990,963	9.18%	4,343	5.64%	11,126,686,763	11.44%
3.4 Open Housing (above P4.0 Million)	102	1,677	521	114	2,414	7.81%	11,087,542,838	19.89%	1,761	3.77%	6,671,984,582	15.82%	4,701	6.10%	21,321,436,911	21.92%
<b>TOTAL</b>	<b>1,146</b>	<b>24,253</b>	<b>5,146</b>	<b>379</b>	<b>30,924</b>	<b>100.00%</b>	<b>55,742,364,832</b>	<b>100.00%</b>	<b>46,741</b>	<b>100.00%</b>	<b>42,167,174,480</b>	<b>100.00%</b>	<b>77,064</b>	<b>100.00%</b>	<b>97,250,525,872</b>	<b>100.00%</b>
<b>4. TYPE OF COVERAGE</b>																
4.1 Cash	-	-	92	-	92	0.30%	85,858,464	0.15%	13,266	28.38%	12,205,989,116	28.95%	13,267	17.22%	12,206,320,054	12.55%
4.2 Cash Flow	5	109	45	10	169	0.55%	183,537,934	0.33%	11,915	25.49%	1,793,317,291	4.25%	12,080	15.68%	1,976,723,104	2.03%
4.3 Bond	1,141	24,136	5,009	359	30,645	99.10%	55,462,588,159	99.50%	21,321	45.62%	27,957,056,485	66.30%	51,461	66.78%	82,857,527,083	85.20%
4.4 Standard	-	8	-	10	18	0.06%	10,380,275	0.02%	239	0.51%	210,811,588	0.50%	256	0.33%	209,955,631	0.22%
<b>TOTAL</b>	<b>1,146</b>	<b>24,253</b>	<b>5,146</b>	<b>379</b>	<b>30,924</b>	<b>100.00%</b>	<b>55,742,364,832</b>	<b>100.00%</b>	<b>46,741</b>	<b>100.00%</b>	<b>42,167,174,480</b>	<b>100.00%</b>	<b>77,064</b>	<b>100.00%</b>	<b>97,250,525,872</b>	<b>100.00%</b>
<b>5. YEAR OF COVERAGE</b>																
5.1 1st Year	1,146	24,253	5,146	379	30,924	100.00%	55,742,364,832	100.00%	-	0.00%	-	0.00%	22,840	29.64%	50,848,336,530	52.29%
5.2 2nd Year	-	-	-	-	-	0.00%	-	0.00%	4,135	8.85%	6,184,029,074	14.67%	3,823	4.96%	7,418,490,551	7.63%
5.3 3rd Year	-	-	-	-	-	0.00%	-	0.00%	7,075	15.14%	6,583,164,456	15.61%	7,118	9.24%	6,961,101,722	7.16%
5.4 4th Year	-	-	-	-	-	0.00%	-	0.00%	5,518	11.81%	6,679,641,591	15.84%	4,969	6.45%	6,856,941,874	7.05%
5.5 5th Year	-	-	-	-	-	0.00%	-	0.00%	17,242	36.89%	19,721,891,055	46.77%	28,210	36.61%	23,478,160,632	24.14%
5.6 6th to 10th Year	-	-	-	-	-	0.00%	-	0.00%	11,105	23.76%	1,715,493,016	4.07%	9,022	11.71%	1,514,532,029	1.56%
5.7 Over 10th Year	-	-	-	-	-	0.00%	-	0.00%	1,666	3.56%	1,282,955,289	3.04%	1,082	1.40%	172,962,534	0.18%
<b>TOTAL</b>	<b>1,146</b>	<b>24,253</b>	<b>5,146</b>	<b>379</b>	<b>30,924</b>	<b>100.00%</b>	<b>55,742,364,832</b>	<b>100.00%</b>	<b>46,741</b>	<b>100.00%</b>	<b>42,167,174,480</b>	<b>100.00%</b>	<b>77,064</b>	<b>100.00%</b>	<b>97,250,525,872</b>	<b>100.00%</b>

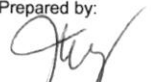
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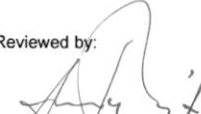
ITEM / PARTICULAR	NEW ENROLLMENT								RENEWALS				OUTSTANDING GUARANTY			
	No. of Accounts				TOTAL	% to Total	Value (PhP)	% to Total	No. of Accounts	% to Total	Value (PhP)	% to Total	No. of Accounts	% to Total	Outstanding Guaranty (PhP)	% to Total
	Lot Only	Hse & Lot	Condo	Home Impr.												
<b>6. LOCATION</b>																
6.1 National Capital Region	135	9,456	4,686	155	14,432	46.67%	28,865,952,251	51.78%	27,406	58.63%	31,095,668,340	73.74%	24,441	31.72%	46,248,278,857	47.56%
6.2 Bulacan	54	701	50	13	818	2.65%	1,179,394,523	2.12%	1,214	2.60%	478,461,418	1.13%	1,892	2.46%	1,616,384,151	1.66%
6.3 Batangas	47	732	5	67	851	2.75%	1,156,293,106	2.07%	393	0.84%	280,241,039	0.66%	1,048	1.36%	1,425,085,300	1.47%
6.4 Cavite	152	3,353	165	19	3,689	11.93%	5,315,212,550	9.54%	5,635	12.06%	2,599,262,945	6.16%	19,641	25.49%	15,506,052,679	15.94%
6.5 Laguna	332	1,935	14	51	2,332	7.54%	5,060,792,960	9.08%	2,726	5.83%	1,251,215,534	2.97%	12,341	16.01%	11,007,143,932	11.32%
6.6 Rizal	95	1,576	19	20	1,710	5.53%	2,669,624,845	4.79%	1,841	3.94%	1,040,906,946	2.47%	5,034	6.53%	4,715,104,300	4.85%
6.7 Pampanga	22	581	3	2	608	1.97%	1,139,846,997	2.04%	196	0.42%	139,062,081	0.33%	633	0.82%	1,155,532,080	1.19%
6.8 Other Parts of Luzon	63	1,488	19	34	1,604	5.19%	2,400,641,800	4.31%	2,727	5.83%	2,671,750,241	6.34%	3,798	4.93%	5,118,808,103	5.26%
6.9 Visayas	140	2,772	122	15	3,049	9.86%	5,362,112,182	9.62%	1,974	4.22%	1,728,571,518	4.10%	4,406	5.72%	7,188,453,821	7.39%
6.10 Mindanao	106	1,659	63	3	1,831	5.92%	2,592,493,618	4.65%	2,629	5.62%	882,034,417	2.09%	3,830	4.97%	3,269,682,649	3.36%
<b>TOTAL</b>	<b>1,146</b>	<b>24,253</b>	<b>5,146</b>	<b>379</b>	<b>30,924</b>	<b>100.00%</b>	<b>55,742,364,832</b>	<b>100.00%</b>	<b>46,741</b>	<b>100.00%</b>	<b>42,167,174,480</b>	<b>100.00%</b>	<b>77,064</b>	<b>100.00%</b>	<b>97,250,525,872</b>	<b>100.00%</b>
<b>7. SECURITY</b>																
7.1 Assignment of Mortgages (REM)	1,146	24,253	3,018	379	28,796	93.12%	50,042,385,005	89.77%	44,744	95.73%	40,462,487,047	95.96%	73,135	94.90%	89,975,560,898	92.52%
7.2 Direct Conveyance (CTS)	-	-	2,036	-	2,036	6.58%	5,614,121,363	10.07%	1,896	4.06%	1,609,687,433	3.82%	3,817	4.95%	7,179,964,974	7.38%
7.3 Excursion (CityLand's CP)	-	-	92	-	92	0.30%	85,858,464	0.15%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
7.4 Direct Mortgages (PODC)	-	-	-	-	-	0.00%	-	0.00%	101	0.22%	95,000,000	0.23%	112	0.15%	95,000,000	0.10%
<b>TOTAL</b>	<b>1,146</b>	<b>24,253</b>	<b>5,146</b>	<b>379</b>	<b>30,924</b>	<b>100.00%</b>	<b>55,742,364,832</b>	<b>100.00%</b>	<b>46,741</b>	<b>100.00%</b>	<b>42,167,174,480</b>	<b>100.00%</b>	<b>77,064</b>	<b>100.00%</b>	<b>97,250,525,872</b>	<b>100.00%</b>

Guaranty Limit (HGC's Networth x 20)  
 Networth as of December 31, 2013 (Audited)  
 %age of Outstanding Guaranty to Guaranty Limit

155.32 bn  
 7.77 bn  
 62.61%

- Note:
- The Guaranty Portfolio report is a summary report of the Outstanding Guarantees extended by HGC, classified according to programs or product type.
  - The Guaranty limit indicates HGC's capacity to extend guarantees which is 20 times its Networth.

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