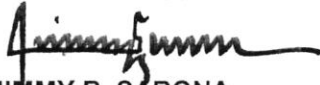


HOME GUARANTY CORPORATION
STATEMENT OF COMPREHENSIVE INCOME
For the nine months ended September 30, 2016
(In Philippine Peso)

OFFICE OF THE AUDITOR
REC'D
11/04/16
RECEIVED
HOME GUARANTY CORPORATION

	2016	2015
INCOME		
Financing fees- insurance/guaranty fees	775,647,431	661,882,698
Rent income	121,869,334	121,032,489
Interest income - installment receivable	34,692,842	25,719,716
Other fines and penalties	8,174,440	4,978,816
Other service income	197,874	245,582
Miscellaneous income	481,249	1,946,682
	941,063,170	815,805,983
EXPENSES		
Personal services	84,452,539	96,632,100
Maintenance and other operating expenses (MOOE)	129,226,321	126,654,832
	213,678,860	223,286,932
INCOME FROM OPERATIONS	727,384,310	592,519,051
OTHER INCOME (EXPENSES)		
Interest income - investments	42,091,008	36,511,534
Interest income - bank deposits	1,639,672	1,908,304
Dividend income	-	476,400
Gain on sale of disposed assets	25,071,159	2,591,776
Gain(loss) on sale of securities	55,350	(496,674)
Other MOOE - projects	(73,455,962)	(67,566,594)
	(4,598,773)	(26,575,254)
INCOME BEFORE FINANCIAL CHARGES	722,785,537	565,943,797
FINANCIAL CHARGES		
Interest on guaranty obligations	148,823,780	148,686,876
Interest on NG Advances	156,968,012	173,632,086
Interest on debenture bond	411,002	237,771
Documentary stamps	5,922	-
Bank charges	223,986	50
	306,432,702	322,556,783
NET INCOME BEFORE TAX	416,352,835	243,387,014
TAXES		
Final tax	9,660,108	7,510,968
Income tax	58,137,967	3,331,211
	67,798,075	10,842,179
NET INCOME AFTER TAX	348,554,760	232,544,835

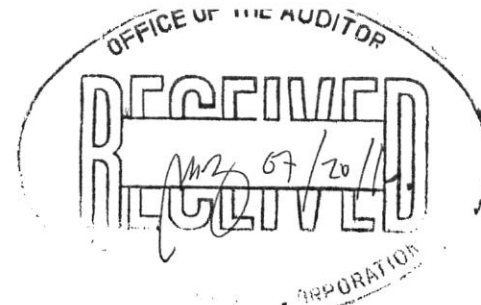
CERTIFIED CORRECT:


JIMMY B. SARONA
Vice President - Legal Group and
Concurrent Vice President - Corporate Services Group

APPROVED BY:

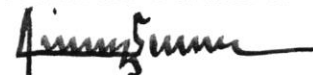

CORAZON G. CORPUZ
Executive Vice President and
Officer-In-Charge

HOME GUARANTY CORPORATION
STATEMENT OF COMPREHENSIVE INCOME
For the six months ended June 30, 2016
(In Philippine Peso)




	2016	2015
INCOME		
Financing fees- insurance/guaranty fees	478,535,143	403,550,116
Rent income	75,236,924	80,309,909
Interest income - installment receivable	21,968,083	16,943,677
Other fines and penalties	4,049,768	3,188,725
Other service income	120,541	192,425
Miscellaneous income	312,388	1,564,108
	580,222,847	505,748,960
EXPENSES		
Personal services	54,828,515	69,315,960
Maintenance and other operating expenses (MOOE)	82,875,582	75,644,850
	137,704,097	144,960,810
INCOME FROM OPERATIONS	442,518,750	360,788,150
OTHER INCOME (EXPENSES)		
Interest income - investments	26,048,872	20,869,959
Interest income - bank deposits	1,241,439	725
Dividend income	-	476,400
Gain on sale of disposed assets	9,056,136	2,204,459
Loss on sale of securities	-	(496,674)
Other MOOE - projects	(63,731,120)	(60,873,958)
	(27,384,673)	(37,819,089)
INCOME BEFORE FINANCIAL CHARGES	415,134,077	322,969,061
FINANCIAL CHARGES		
Interest on guaranty obligations	98,853,751	98,579,943
Interest on NG Advances	103,747,343	108,775,667
Interest on debenture bonds	258,885	139,859
Documentary stamps	5,923	-
Bank charges	190,442	50
	203,056,344	207,495,519
NET INCOME BEFORE TAX	212,077,733	115,473,542
TAXES		
Final tax	5,458,062	4,174,137
Income tax	34,631,741	3,331,211
	40,089,803	7,505,348
NET INCOME AFTER TAX	171,987,930	107,968,194

CERTIFIED CORRECT:


JIMMY B. SARONA
Vice President -Legal Group and
Concurrent Vice President - Corporate Services Group

APPROVED BY:



CORAZON G. CORPUZ
Executive Vice President and
Officer-In-Charge

HOME GUARANTY CORPORATION
STATEMENT OF INCOME AND EXPENSES
For the three months ended March 31, 2016
(In Philippine Peso)

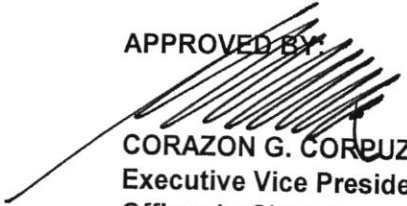


	2016	2015
INCOME		
Financing fees- insurance/guaranty fees	243,830,622	191,901,212
Rent income	39,006,502	39,546,405
Interest income - installment receivable	8,526,191	9,262,689
Other fines and penalties	1,544,951	1,378,723
Other service income	87,538	92,331
Miscellaneous income	195,015	180,516
	293,190,819	242,361,876
EXPENSES		
Personal services	28,955,674	28,450,213
Maintenance and other operating expenses	35,408,845	30,413,611
	64,364,519	58,863,824
INCOME FROM OPERATIONS	228,826,300	183,498,052
OTHER INCOME (EXPENSES)		
Interest income - investments	9,647,095	10,206,675
Dividend income	-	476,400
Gain on sale of disposed assets	820,372	1,174,494
Other MOOE - projects	(13,475,202)	(48,525,625)
	(3,007,735)	(36,668,056)
INCOME BEFORE FINANCIAL CHARGES	225,818,565	146,829,996
FINANCIAL CHARGES		
Interest on guaranty obligations	49,426,876	49,017,646
Interest on NG Advances	54,367,047	52,704,485
Interest on debenture bond	116,030	56,341
Documentary stamps	5,922	-
	103,915,875	101,778,472
NET INCOME BEFORE TAX	121,902,690	45,051,524
TAXES		
Final Tax	1,929,419	2,041,335
	1,929,419	2,041,335
NET INCOME AFTER TAX	119,973,271	43,010,189

CERTIFIED CORRECT:


JIMMY B. SARONA
Vice President - Legal Group and
concurrent Vice President - Corporate Services Group

APPROVED BY:


CORAZON G. CORPUZ
Executive Vice President and
Officer-In-Charge