

HOME GUARANTY CORPORATION  
**Guaranty Portfolio Report**  
As of December 31, 2010

ITEM / PARTICULAR	NEW ENROLLMENT				RENEWALS				OUTSTANDING GUARANTY			
	No. of Housing Units	% to Total	Value (PhP)	% to Total	No. of Housing Units	% to Total	Value (PhP)	% to Total	No. of Housing Units	% to Total	Outstanding Guaranty (PhP)	% to Total
<b>1. GUARANTY PROGRAM</b>												
1.1 Retail	15,709	38.88%	28,607,324,582	62.84%	16,684	46.90%	17,006,049,542	80.57%	33,540	43.42%	45,127,817,486	71.92%
1.2 Developmental	17	0.04%	117,630,355	0.26%	-	0.00%	150,365,524	0.71%	1,041	1.35%	264,040,722	0.42%
1.3 Corporate Borrowings ( <i>Pag-Ibig Bonds, Cityland &amp; PODC</i> )	24,594	60.87%	16,625,985,642	36.52%	7,183	20.19%	2,200,000,000	10.42%	30,829	39.91%	15,383,268,564	24.52%
1.4 Securitization ( <i>NHMFC Bonds, HFI-RLC Notes</i> )	84	0.21%	171,730,839	0.38%	11,703	32.90%	1,750,165,595	8.29%	11,838	15.32%	1,972,306,487	3.14%
<b>TOTAL</b>	<b>40,404</b>	<b>100.00%</b>	<b>45,522,671,418</b>	<b>100.00%</b>	<b>35,570</b>	<b>100.00%</b>	<b>21,106,580,660</b>	<b>100.00%</b>	<b>77,248</b>	<b>100.00%</b>	<b>62,747,433,259</b>	<b>100.00%</b>
<b>2. LENDER / GUARANTEED ENTITY</b>												
2.1 Banks	11,224	27.78%	19,127,837,877	42.02%	13,688	38.48%	13,528,592,157	64.10%	25,709	33.28%	32,059,524,204	51.09%
2.2 Developers	4,271	10.57%	9,426,779,236	20.71%	2,123	5.97%	3,292,510,836	15.60%	7,687	9.95%	12,631,420,991	20.13%
2.3 Investors in Securities:												
2.3.1 Housing Bonds ( <i>NHMFC &amp; Pag-Ibig Bonds</i> )	23,278	57.61%	12,000,000,000	26.36%	18,792	52.83%	3,645,000,000	17.27%	42,070	54.46%	15,645,000,000	24.93%
2.3.2 Notes ( <i>HFI-RLC &amp; PODC</i> )	85	0.21%	191,730,839	0.42%	94	0.26%	305,165,595	1.45%	230	0.30%	547,306,487	0.87%
2.3.3 Commercial Paper ( <i>Cityland</i> )	1,315	3.25%	4,605,985,642	10.12%	-	0.00%	-	0.00%	367	0.48%	1,163,268,564	1.85%
2.4 Others (Mutual Funds, Insurance Cos., BLAs, etc)	231	0.57%	170,337,824	0.37%	873	2.45%	335,312,072	1.59%	1,185	1.53%	700,913,013	1.12%
<b>TOTAL</b>	<b>40,404</b>	<b>100.00%</b>	<b>45,522,671,418</b>	<b>100.00%</b>	<b>35,570</b>	<b>100.00%</b>	<b>21,106,580,660</b>	<b>100.00%</b>	<b>77,248</b>	<b>100.00%</b>	<b>62,747,433,259</b>	<b>100.00%</b>
<b>3. HOUSING PACKAGE</b>												
3.1 Socialized (P400,000 and below)	5,849	14.48%	1,800,283,206	3.95%	14,786	41.57%	2,405,098,292	11.40%	21,089	27.30%	3,912,731,062	6.24%
3.2 Low-cost (above P400,000 up to P3.0 Million)	31,925	79.01%	28,515,725,241	62.64%	18,476	51.94%	12,914,040,855	61.18%	52,667	68.18%	41,580,774,104	66.27%
3.3 Medium-cost (above P3.0 Million up to P4.0 Million)	992	2.46%	3,296,348,884	7.24%	1,072	3.01%	2,094,591,947	9.92%	1,567	2.03%	4,618,037,141	7.36%
3.4 Open Housing (above P4.0 Million)	1,638	4.05%	11,910,314,087	26.16%	1,236	3.47%	3,692,849,565	17.50%	1,925	2.49%	12,635,890,952	20.14%
<b>TOTAL</b>	<b>40,404</b>	<b>100.00%</b>	<b>45,522,671,418</b>	<b>100.00%</b>	<b>35,570</b>	<b>100.00%</b>	<b>21,106,580,660</b>	<b>100.00%</b>	<b>77,248</b>	<b>100.00%</b>	<b>62,747,433,259</b>	<b>100.00%</b>
<b>4. TYPE OF COVERAGE</b>												
4.1 Cash	24,596	60.88%	16,632,166,312	36.54%	7,729	21.73%	2,464,499,439	11.68%	32,410	41.96%	15,668,939,869	24.97%
4.2 Cash Flow	1,144	2.83%	1,807,448,505	3.97%	11,825	33.24%	1,931,239,240	9.15%	13,028	16.87%	3,644,135,152	5.81%
4.3 Bond	14,611	36.16%	27,033,991,153	59.39%	15,893	44.68%	16,670,553,097	78.98%	31,601	40.91%	43,347,972,517	69.08%
4.4 Standard	53	0.13%	49,065,447	0.11%	123	0.35%	40,288,884	0.19%	209	0.27%	86,385,722	0.14%
<b>TOTAL</b>	<b>40,404</b>	<b>100.00%</b>	<b>45,522,671,418</b>	<b>100.00%</b>	<b>35,570</b>	<b>100.00%</b>	<b>21,106,580,660</b>	<b>100.00%</b>	<b>77,248</b>	<b>100.00%</b>	<b>62,747,433,259</b>	<b>100.00%</b>
<b>5. YEAR OF COVERAGE</b>												
5.1 1st Year	40,404	100.00%	45,422,671,418	100.00%	-	0.00%	-	0.00%	39,906	51.66%	43,350,140,684	69.09%
5.2 2nd Year	-	0.00%	-	0.00%	23,230	65.31%	14,284,641,794	67.68%	24,266	31.41%	13,497,835,849	21.51%
5.3 3rd to 5th Year	-	0.00%	-	0.00%	9,023	25.37%	5,521,347,669	26.16%	9,405	12.18%	4,380,928,164	6.98%
5.4 Over 5th to 10th Year	-	0.00%	-	0.00%	1,991	5.60%	1,055,387,140	5.00%	2,172	2.81%	1,221,923,250	1.95%
5.5 Over 10th Year	-	0.00%	-	0.00%	1,326	3.73%	245,204,057	1.16%	1,499	1.94%	296,605,313	0.47%
<b>TOTAL</b>	<b>40,404</b>	<b>100.00%</b>	<b>45,422,671,418</b>	<b>100.00%</b>	<b>35,570</b>	<b>100.00%</b>	<b>21,106,580,660</b>	<b>100.00%</b>	<b>77,248</b>	<b>100.00%</b>	<b>62,747,433,259</b>	<b>100.00%</b>

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<b>6. LOCATION</b>												
6.1 National Capital Region	11,696	28.95%	25,124,029,110	55.31%	12,710	35.73%	11,697,061,095	55.42%	22,772	29.48%	32,165,140,321	51.26%
6.2 Bulacan	497	1.23%	490,590,473	1.08%	2,871	8.07%	835,503,307	3.96%	3,802	4.92%	755,547,680	1.20%
6.3 Batangas	199	0.49%	284,453,966	0.63%	562	1.58%	575,648,235	2.73%	966	1.25%	353,838,002	0.56%
6.4 Cavite	12,255	30.33%	6,074,900,420	13.37%	6,536	18.38%	1,941,270,275	9.20%	18,929	24.50%	8,822,642,114	14.06%
6.5 Laguna	8,379	20.74%	4,664,655,840	10.27%	4,500	12.65%	1,283,617,826	6.08%	13,779	17.84%	5,882,340,287	9.37%
6.6 Rizal	3,165	7.83%	1,995,682,652	4.39%	1,749	4.92%	602,239,802	2.85%	5,478	7.09%	3,017,762,351	4.81%
6.7 Pampanga	297	0.74%	171,021,038	0.38%	335	0.94%	251,112,187	1.19%	763	0.99%	414,632,045	0.66%
6.8 Other Parts of Luzon	2,403	5.95%	4,049,836,546	8.92%	3,638	10.23%	3,012,308,048	14.27%	6,180	8.00%	7,124,883,937	11.35%
6.9 Visayas	1,020	2.52%	1,847,715,525	4.07%	862	2.42%	467,745,013	2.22%	2,189	2.83%	2,685,925,006	4.28%
6.10 Mindanao	493	1.22%	719,785,848	1.58%	1,807	5.08%	440,074,872	2.09%	2,390	3.09%	1,524,721,516	2.43%
<b>TOTAL</b>	<b>40,404</b>	<b>100.00%</b>	<b>45,422,671,418</b>	<b>100.00%</b>	<b>35,570</b>	<b>100.00%</b>	<b>21,106,580,660</b>	<b>100.00%</b>	<b>77,248</b>	<b>100.00%</b>	<b>62,747,433,259</b>	<b>100.00%</b>
<b>7. SECURITY</b>												
7.1 Assignment of Mortgages (REM)	11,732	29.04%	12,269,010,984	27.01%	10,665	29.98%	6,915,372,377	32.76%	24,013	31.09%	19,959,016,367	31.81%
7.2 Direct Conveyance (CTS)	27,356	67.71%	28,527,674,792	62.80%	24,886	69.96%	13,991,208,283	66.29%	52,848	68.41%	41,405,148,328	65.99%
7.3 Excussion (CityLand's CP)	1,315	3.25%	4,605,985,642	10.14%	-	0.00%	-	0.00%	367	0.48%	1,163,268,564	1.85%
7.4 Direct Mortgages (PODC)	1	0.00%	20,000,000	0.04%	19	0.05%	200,000,000	0.95%	20	0.03%	220,000,000	0.35%
<b>TOTAL</b>	<b>40,404</b>	<b>100.00%</b>	<b>45,422,671,418</b>	<b>100.00%</b>	<b>35,570</b>	<b>100.00%</b>	<b>21,106,580,660</b>	<b>100.00%</b>	<b>77,248</b>	<b>100.00%</b>	<b>62,747,433,259</b>	<b>100.00%</b>

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