

Financial Highlights

In Billion Pesos	2010	2009	Change
Resources	1,000.9	862.0	16%
Gross Customer Loans	541.5	472.7	15%
Deposits	782.6	694.7	13%
Equity	88.7	67.9	31%
Net Profit*	8.8	6.0	46%

OPERATING HIGHLIGHTS

Number of Operating Branches	726	707	3%
Number of ATMs	1,430	1,354	6%
Number of Employees	20,053	18,858	6%

FINANCIAL PERFORMANCE INDICATORS (in %)

Return on Average Equity	11.3%	9.7%	160 bps
Return on Average Resources	1.0%	0.7%	30 bps
Net Interest Margin	4.1%	4.1%	0 bp
Capital Adequacy Ratio	13.8%	12.2%	160 bps

SHAREHOLDER INFORMATION

Share Price (end-of-period, in Pesos)	58.50	39.00	50%
Basic Earnings per Share (in Pesos)	3.37	2.57	31%
Diluted Earnings per Share (in Pesos)	3.37	2.47	36%
Cash Dividends per Common Share (in Pesos)	0.80	0.28	186%
Book Value per Share (in Pesos)	31.84	26.61	20%
Price to Book Value Ratio (x)	1.8x	1.5x	

*Attributable to Shareholders of the Parent Bank

