

FINANCIAL HIGHLIGHTS

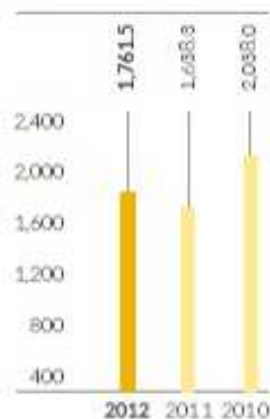
| FOR THE YEAR | 2012 | 2011 | 2010 |
|--------------------------|---------|---------|---------|
| Gross Income | 1,761.5 | 1,638.3 | 2,038.0 |
| Total Expenses | 1,246.6 | 1,253.8 | 1,629.4 |
| Total Tax | 112.6 | 80.8 | 99.9 |
| Net Income | 402.3 | 303.7 | 308.7 |
| Basic Earnings Per Share | 0.19 | 0.14 | 0.14 |

AT YEAR END

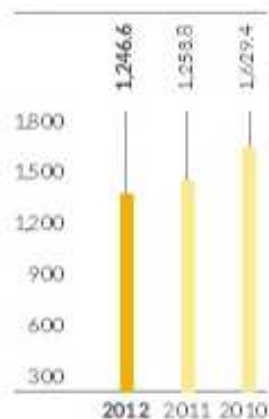
| | | | |
|------------------------------|----------|----------|----------|
| Total Assets | 20,735.5 | 15,288.4 | 13,010.7 |
| Loans & Other Receivable-Net | 17,245.0 | 11,953.0 | 9,142.7 |
| Equity | 4,634.3 | 4,565.8 | 4,335.1 |

Gross Income
Millions of Pesos

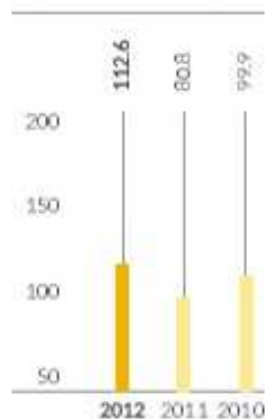
2012 Php1,761.5

Total Expenses
Millions of Pesos

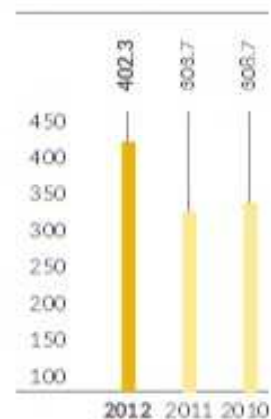
2012 Php1,246.6

Total Tax
Millions of Pesos

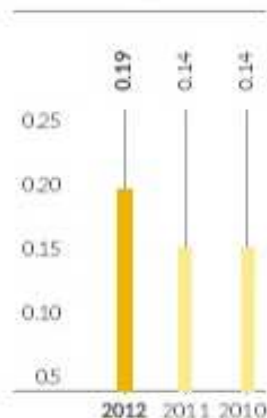
2012 Php112.6

Net Income
Millions of Pesos

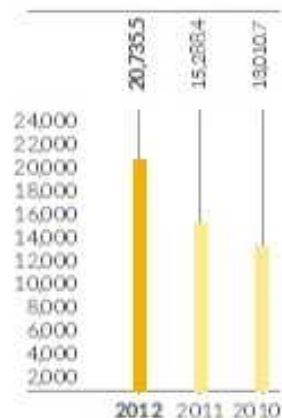
2012 Php402.3

Basic Earnings Per Share
Millions of Pesos

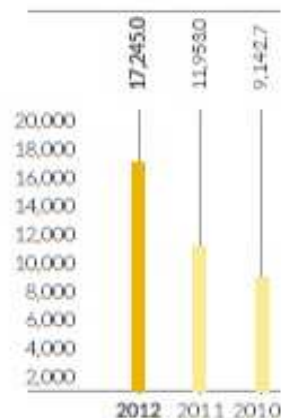
2012 Php0.19

Total Assets
Millions of Pesos

2012 Php20,735.5

Loans & Other Receivable-Net
Millions of Pesos

2012 Php17,245.0

Equity
Millions of Pesos

2012 Php4,634.3

