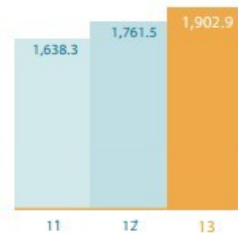


FINANCIAL HIGHLIGHTS IN MILLION PHP

	2013	2012*	2011†
FOR THE YEAR			
Gross Income	1,902.9	1,761.5	1,638.3
Total Expenses	1,337.1	1,234.6	1,247.2
Total Tax	145.5	116.2	82.8
Net Profit	420.3	410.7	308.3
Basic Earnings Per Share	0.19	0.19	0.14
AT YEAR END			
Total Assets	25,337.4	20,674.3	17,849.3
Loans & Other Receivables-Net	20,975.0	17,245.0	14,571.3
Equity	4,771.0	4,588.8	4,314.2

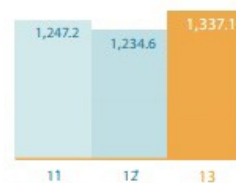
* as restated

GROSS INCOME



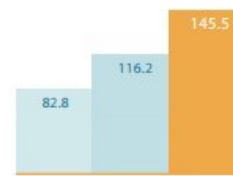
* as restated

TOTAL EXPENSES



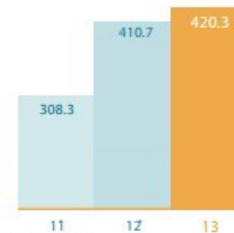
* as restated

TOTAL TAX



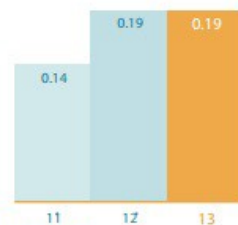
* as restated

NET INCOME



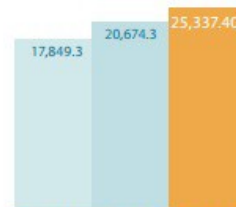
* as restated

BASIC EARNINGS PER SHARE



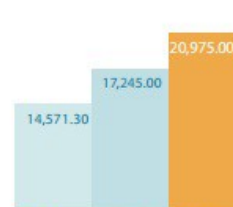
* as restated

TOTAL ASSETS



* as restated

LOANS AND OTHER RECEIVABLES-NET



* as restated

EQUITY



* as restated