

FINANCIAL HIGHLIGHTS

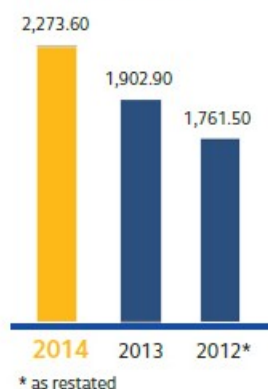
FINANCIAL HIGHLIGHTS (in Million Pesos)

FOR THE YEAR	2014	2013	2012*
Gross Income	2,273.6	1,902.9	1,761.5
Total Expenses	1,559.5	1,337.1	1,234.6
Total Tax	210.1	145.5	116.2
Net Profit	504.0	420.3	410.7
Basic Earnings Per Share	0.23	0.19	0.19

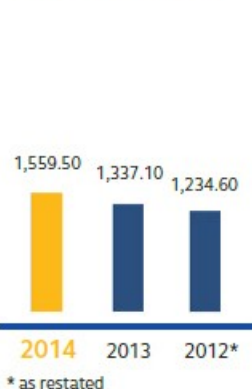
AT YEAR END	2014	2013	2012*
Total Assets	29,249.9	25,337.4	20,674.3
Loans & Other Receivables-Net	23,646.6	20,975.0	17,245.0
Equity	4,985.8	4,771.0	4,588.8

* as restated

GROSS INCOME



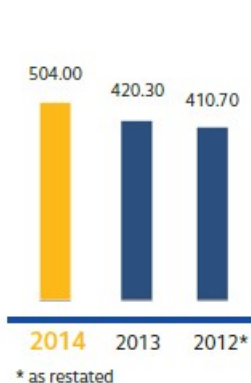
TOTAL EXPENSES



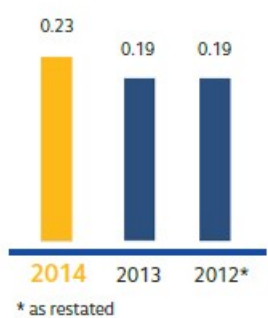
TOTAL TAX



NET INCOME



BASIC EARNINGS PER SHARE



TOTAL ASSETS



LOANS AND OTHER RECEIVABLES-NET



EQUITY

