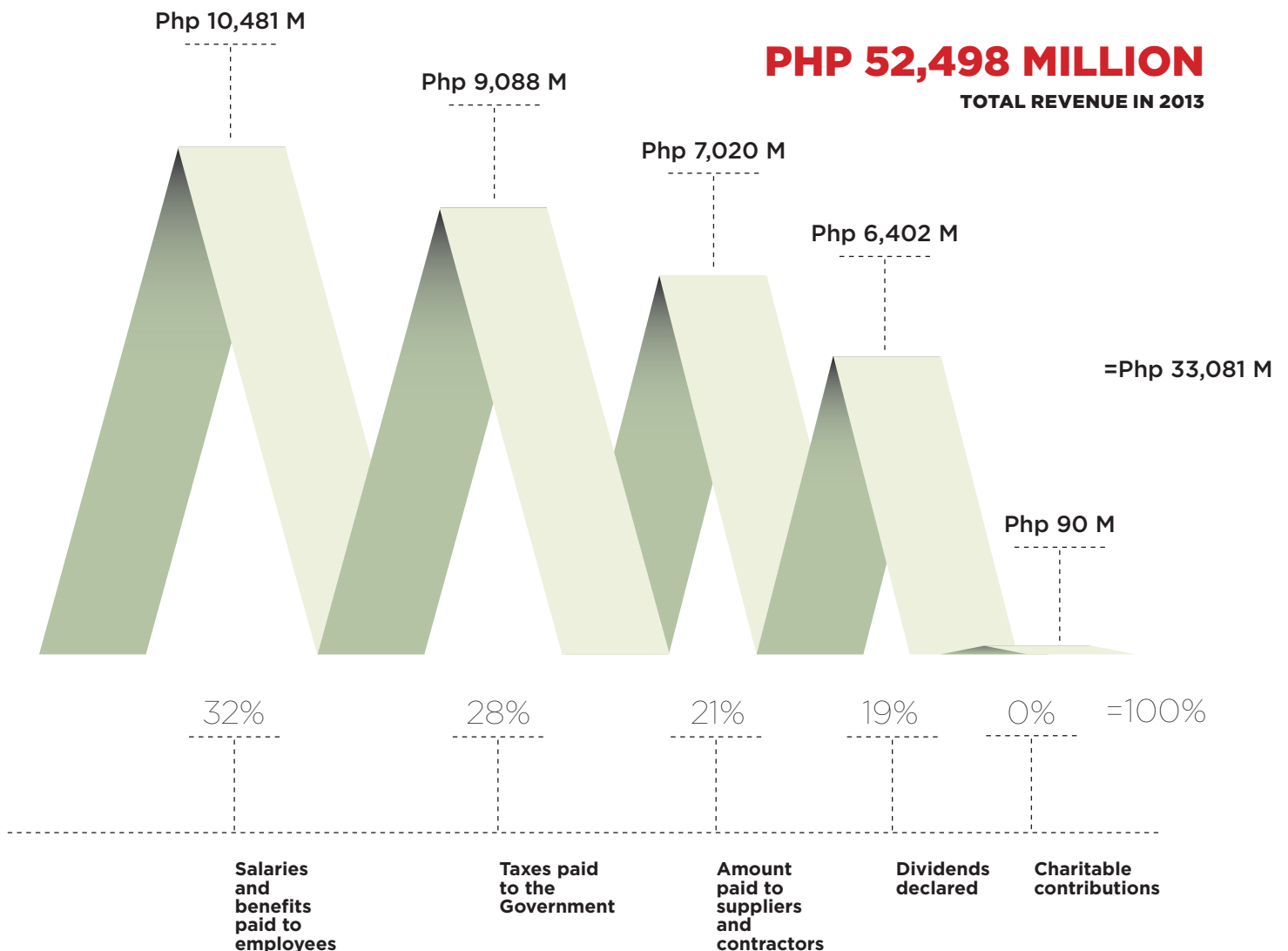


CREATING VALUE

The Bank is committed to contributing to the development of the individuals, organizations and institutions it deals with, thereby creating economic value throughout our supply chain.

PHP 33,081 MILLION

TOTAL ECONOMIC CONTRIBUTIONS IN 2013



* DIVIDENDS PAID TO STOCKHOLDERS AMOUNTED TO PHP 3.2 BILLION