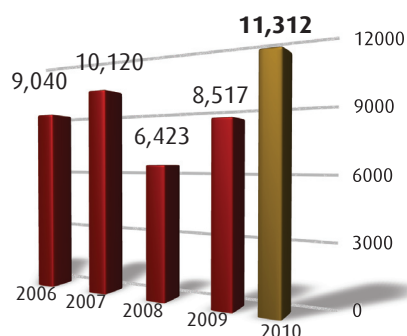


FINANCIAL HIGHLIGHTS

TOTAL ASSETS
RETURN CAPITAL
ON TOTAL DEPOSITS
CAPITAL
EQUITY LOANS
RETURN EQUITY

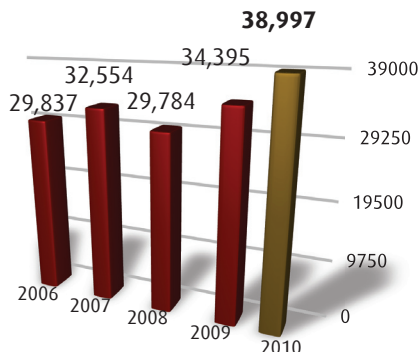
Net Income (in million pesos)

+33%



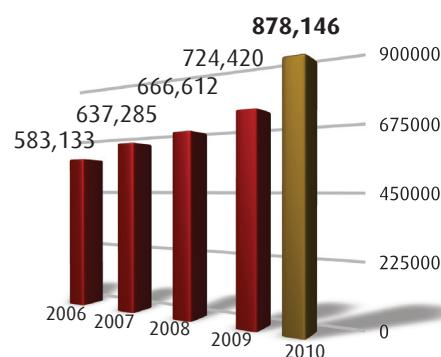
Revenues (in million pesos)

+13%



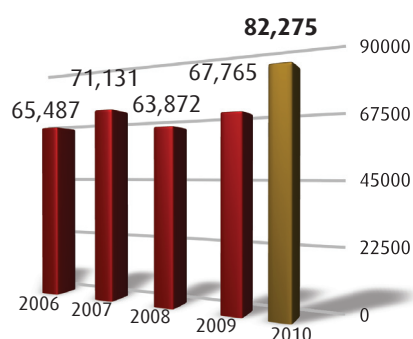
Total Assets (in million pesos)

+21%



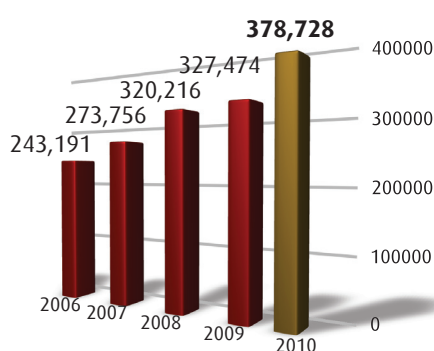
Total Capital (in million pesos)

+21%



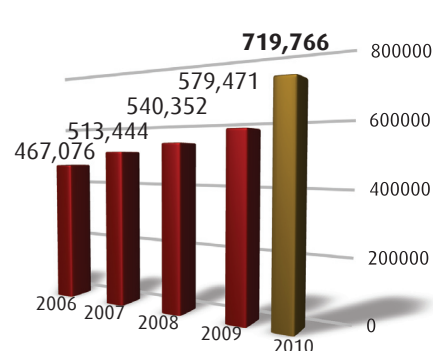
Total Loans (Net)
(in million pesos)

+16%



Total Deposits (in million pesos)

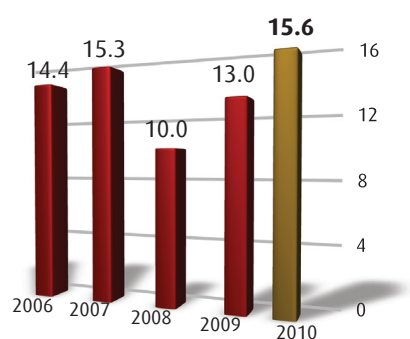
+24%



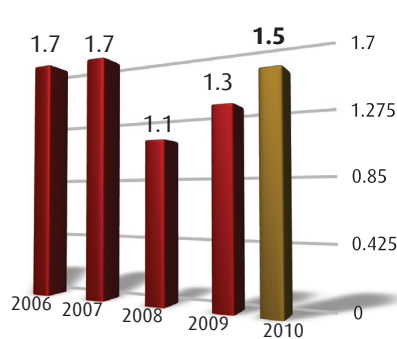
FINANCIAL HIGHLIGHTS

	2010	2009	2008	2007	2006
NUMBER OF EMPLOYEES	12,035	12,155	12,089	11,925	12,339
Banking Services	11,704	11,549	11,448	11,299	11,698
Insurance Services	331	606	641	626	641
NUMBER OF BRANCHES	812	812	831	830	895
STOCKHOLDER'S DATA					
Earnings per share (P)	3.38	2.62	1.98	3.09	2.79
Cash Dividends Declared (P Million)	6,122	5,844	5,842	7,573	7,573
Cash Dividends per share (P)	1.80	1.80	1.80	2.80	2.80
Stock Dividends Paid (P Million)	-	-	5,409	-	4,507
Book Value per share (P)	22.78	20.57	19.39	25.89	23.83

Return on Equity (%)



Return on Assets (%)



Net Interest Margin (%)

