

IN THE BUSINESS OF TRUST.
9M13 RESULTS



INVESTOR PRESENTATION HIGHLIGHTS



COMPANY OVERVIEW



FINANCIAL & OPERATING HIGHLIGHTS



GROWTH OUTLOOK

COMPANY OVERVIEW

Established and licensed by the SEC in 1999

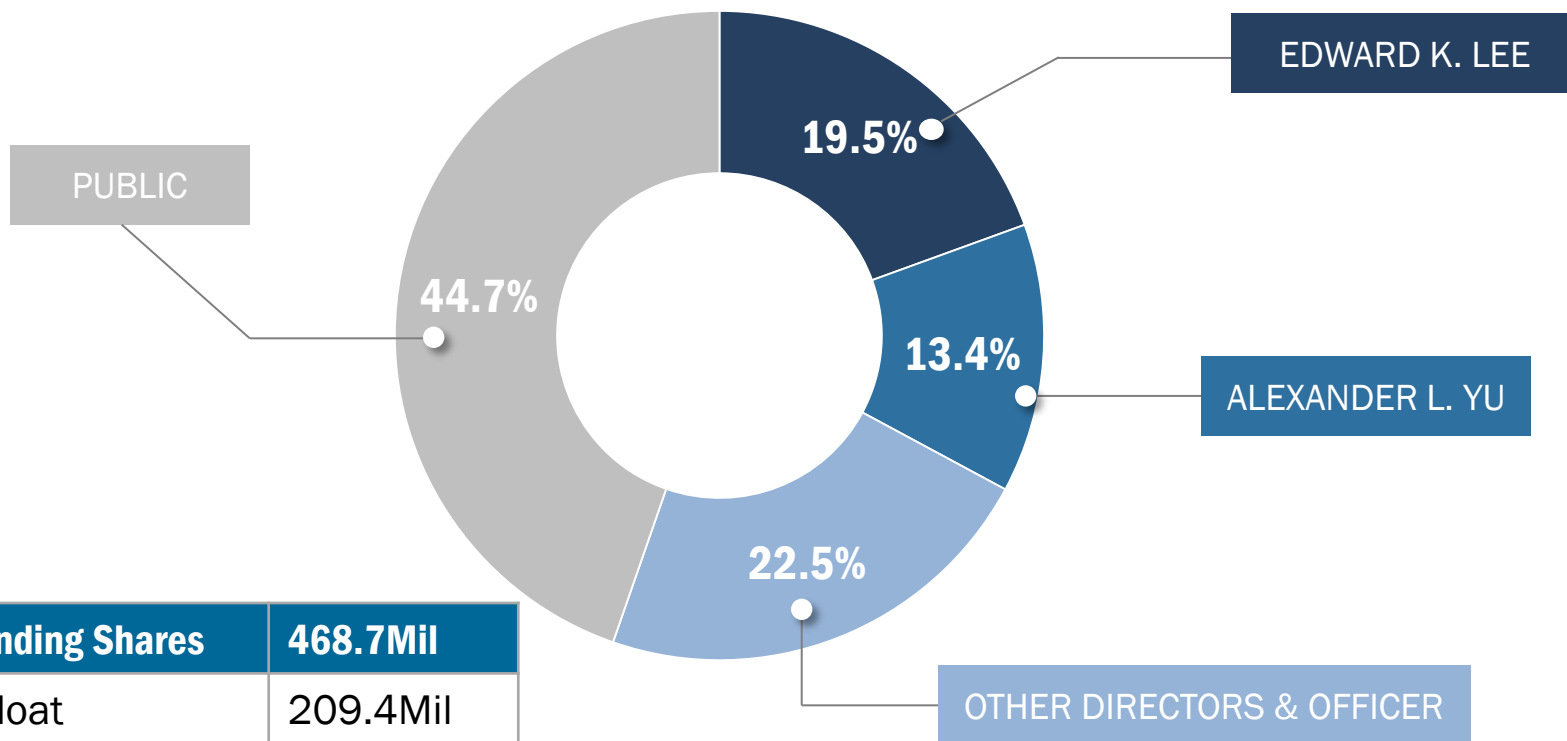
The leading and fastest-growing online stockbroker in the Philippines

Focused on tapping the underserved retail investor base in the stock market

Founder (Edward K. Lee) retains 19.5% stake and actively manages the Company.



OWNERSHIP STRUCTURE



Outstanding Shares	468.7Mil
Free Float	209.4Mil
Market Cap*	Php8.0Bil

*As of end of September 2013

BUSINESS OBJECTIVE

To be the preferred source of financial services, a trusted provider of guidance and investment and a strong organization committed to delivering great value to its customers.

“ Our goal is to be **Champion of the Filipino Investor** ”

LEADING AND FASTEST GROWING ONLINE STOCKBROKER IN THE PHILIPPINES IN TERMS OF NUMBER OF ACCOUNTS

2012 Rank	Broker Name	Total Accounts		% Change	% of Total Accounts Online
		2011	2012		
1	COL Financial	27,969	46,444	66.1%	59.4%
2	BPI Securities	16,543	19,721	19.2%	25.2%
3	First Metro	4,217	6,638	57.4%	8.5%
4	Accord Capital	2,184	2,870	31.4%	3.7%
	Others	1,837	2,543	38.4%	3.3%
	Total	52,750	78,216	48.3%	100.0%

LEADING AND FASTEST GROWING ONLINE STOCKBROKER IN THE PHILIPPINES IN TERMS OF NUMBER OF ACCOUNTS

Rank		Broker Name	Value TO (PhpBil)			% of Online Value TO	No. of Trades ('000)			No. of Online Transactions
Value TO	No. of Trades		2011	2012	% Change		2011	2012	% Change	
1	1	COL Financial	121.9	150.4	23.3%	76.8%	1,242.2	2,664.5	114.5%	82.2%
2	2	BPI Securities	23.3	24.5	5.3%	12.5%	287.5	331.1	15.2%	10.2%
3	3	First Metro	11.4	15.1	32.1%	7.7%	117.6	140.8	19.7%	4.3%
4	8	F. Yap	4.1	2.3	-43.2%	1.2%	5.4	6.4	19.1%	0.2%
5	4	Accord Capital	1.9	1.4	-29.7%	0.7%	28.8	57.3	99.3%	1.8%
		Others	2.1	2.1	0.5%	1.1%	26.8	41.2	53.6%	1.3%
		Total	164.8	195.7	18.8%	100.0%	1,708.3	3,241.4	89.7%	100.0%

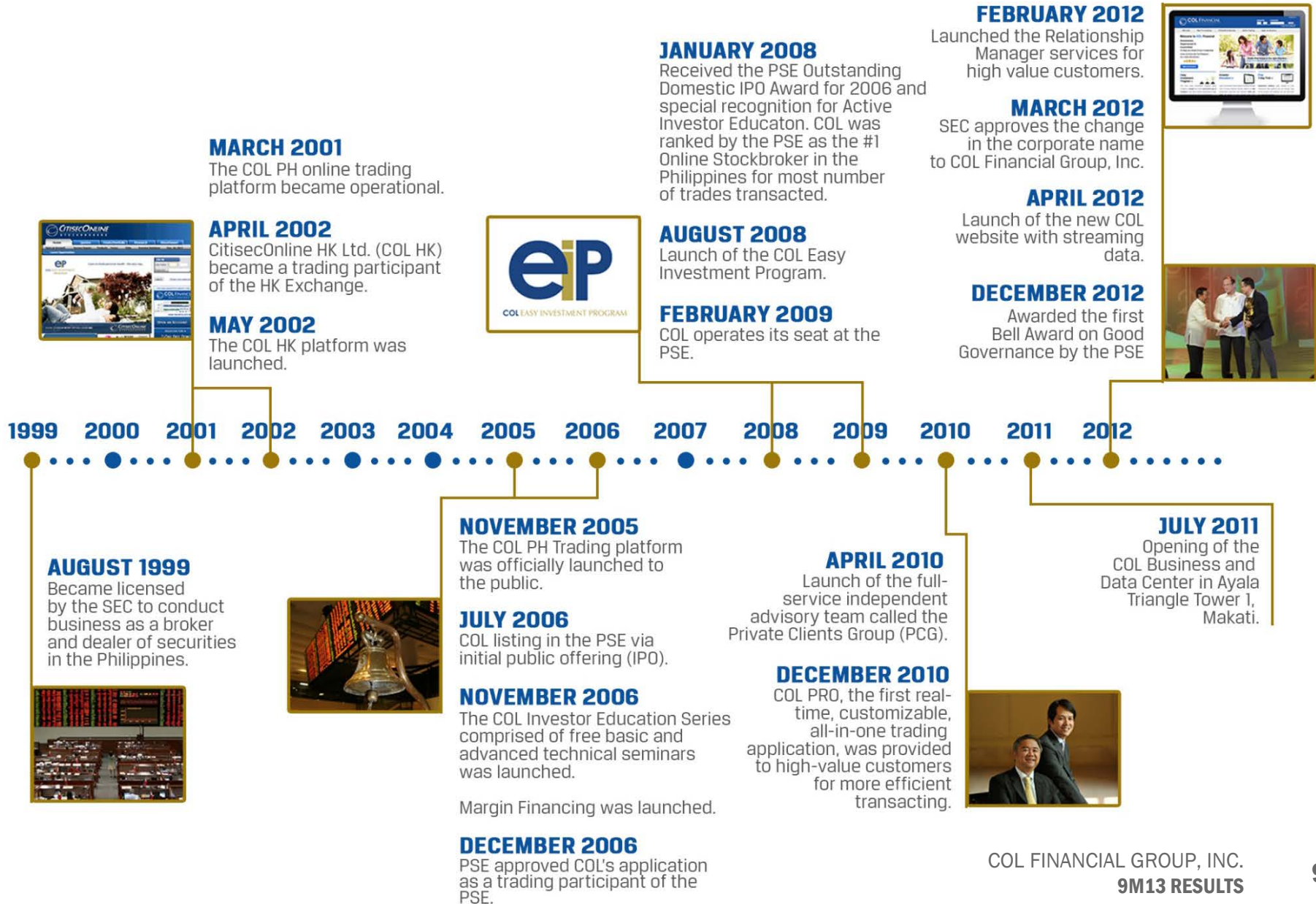
SOURCE: PSE

ALSO AMONGST THE BIGGEST PHILIPPINE-BASED BROKERS

2011 Rank	2012 Rank	Broker Name	% Change	Value Turnover	2012 % Total
2	1	Deutsche Regis Partners Inc.	382,244	10.80	2
4	2	UBS Securities Phil.	355,272	10.03	4
3	3	CLSA Phils. Inc	304,177	8.58	3
1	4	Maybank ATR KimEng Securities, Inc.	259,447	7.32	1
5	5	Macquarie Securities (Phil), Inc.	221,661	6.26	5
6	6	Phil. Equity Partners, Inc.	157,126	4.43	6
8	7	COL Financial Group, Inc.	150,354	4.24	8
11	8	DBP- Daiwa Capital Markets Phil. Inc.	143,930	4.06	11
9	9	J.P Morgan Securities Phil. Inc.	119,981	3.39	9
13	10	SB Equities	104,119	2.94	13
Total PSE Value Turnover			3,543,422		Total PSE Value Turnover

SOURCE: PSE

CORPORATE MILESTONES

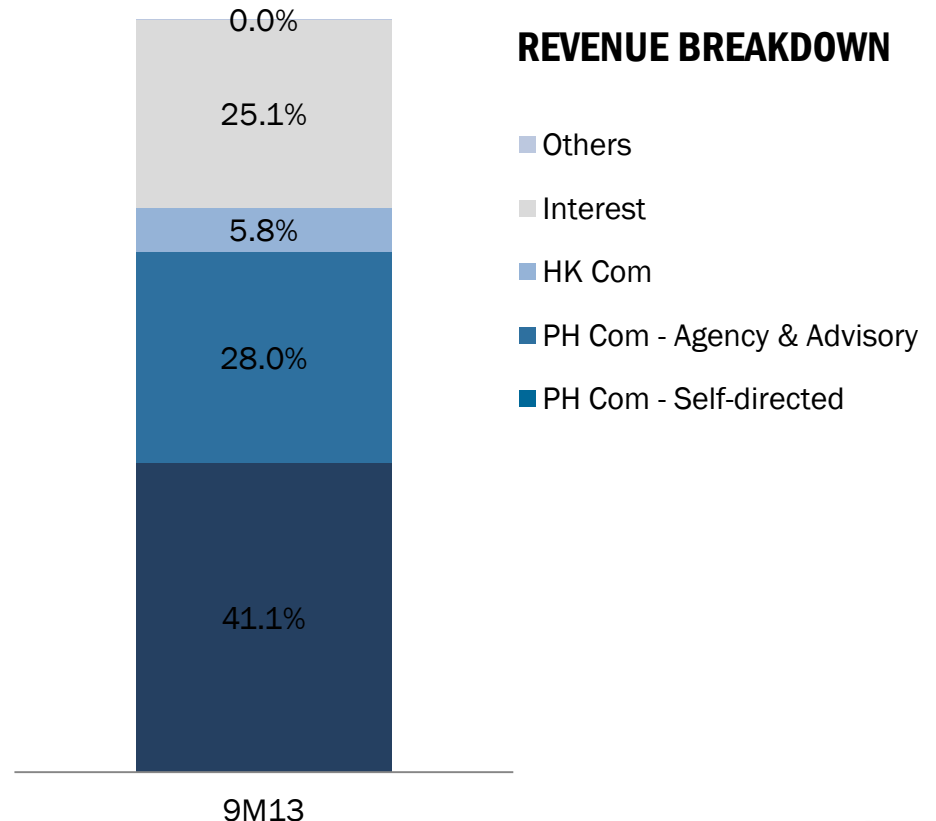


BULK OF REVENUES GENERATED FROM PHILIPPINE OPERATIONS

COL's Philippine operations account for 94.2% of revenues, while its HK operations account for the balance.

Commissions from both Philippines and HK account for 74.9% of revenues.

Interest income from margin loans and cash account for 25.1% of revenues.



INVESTOR PRESENTATION HIGHLIGHTS



COMPANY OVERVIEW



**FINANCIAL & OPERATING
HIGHLIGHTS**



GROWTH OUTLOOK

KEY HIGHLIGHTS

POSITIVE

- Profits up 11.4% driven by double digit growth in revenues
- Philippine operating profits at record high, exceeding full year total for 2011
- Strong growth in new accounts and net new asset flows
- Increased market share in terms of local value T/O
- ROAE increased to 30.8%
- Asset base grew to Php5.3 Bil as of end September

NEGATIVE

- HK revenues down Y/Y

9M13 NET INCOME UP BY 11.4%

Consolidated net income rose 11.4% Y/Y to Php297.0 Mil. Pre-tax profits, which is a better indication of operating performance jumped by 26.9% to Php366.8 Mil.

Consolidated revenues grew 24.6% largely driven by the significant growth of commission revenues and the double digit increase in interest income.

Operating expenses grew at a slower pace of 21.3% to Php236.9 Mil due to cost cutting measures in HK and as COL benefited from economies of scale in the Philippines.

Provision for taxes normalized to Php69.8 Mil during 9M13 as the amount of stock options exercised dropped significantly.

Consolidated Income Statement (in PhpMil)

	9M12	9M13	Change	
			Amount	%
INCOME				
Commissions	344.5	452.0	107.4	31.2%
Interest	137.7	151.5	13.8	10.0%
Other income	2.3	0.3	-2.0	-87.2%
Total	484.5	603.7	119.3	24.6%
EXPENSES				
Commission expenses	61.4	96.2	34.8	56.8%
Personnel costs	44.3	43.6	-0.6	-1.5%
Professional fees	17.1	13.4	-3.7	-21.8%
Stock exch. dues a & fees	12.8	17.3	4.5	35.5%
Communication	17.2	18.0	0.8	4.8%
Rentals & utilities	11.6	12.0	0.4	3.4%
Depreciation	12.7	11.8	-0.9	-6.7%
Advertising & marketing	2.5	6.9	4.4	172.8%
Others	15.9	17.7	1.8	11.2%
Total	195.4	236.9	41.5	21.3%
PRE-TAX INCOME (LOSS)	289.1	366.8	77.7	26.9%
TAXES	22.5	69.8	47.3	209.6%
NET INCOME (LOSS)	266.5	297.0	30.5	11.4%
EPS - Basic	0.58	0.63	0.05	8.6%
EPS - Fully diluted	0.57	0.62	0.05	8.8%

PHILIPPINE DRIVES REVENUE GROWTH

Revenues rose by 24.6% to Php603.7 Mil driven by the 29.2% growth in Philippine revenues to Php568.2 Mil. Meanwhile, revenues from HK dropped by 19.2% to Php35.5 Mil.

Philippine commissions rose 38.7% to Php417.0 Mil as COL benefited from the strength of the market and the growth of its client base.

Interest income from local operations rose by 10.0% to Php151.5 Mil as margin utilization by clients and COL's cash position increased. This was partly offset by lower yields on cash placements.

Revenue Breakdown (in PhpMil)

	9M12	9M13	Change
			Amount
Philippines			
Commission	300.6	417.0	116.4
<i>Self-directed</i>	<i>201.1</i>	<i>248.0</i>	46.9
<i>Agency & advisory</i>	<i>99.5</i>	<i>169.0</i>	69.5
Interest	137.7	151.5	13.8
Others	1.5	-0.3	-1.8
Philippine Revenues	439.8	568.2	128.4
Hong Kong			
Commission	43.9	34.9	-9.0
Interest	0.0	0.0	0.0
Others	0.0	0.6	0.5
Hong Kong Revenues	43.9	35.5	-8.4
Consolidated Revenues			
	484.5	603.7	119.3
Revenue Share			
Philippines	90.9%	94.2%	
HK	9.1%	5.8%	
Self-directed			
	66.9%	59.5%	
Agency & advisory			
	33.1%	40.5%	

PHILIPPINE DRIVES REVENUE GROWTH

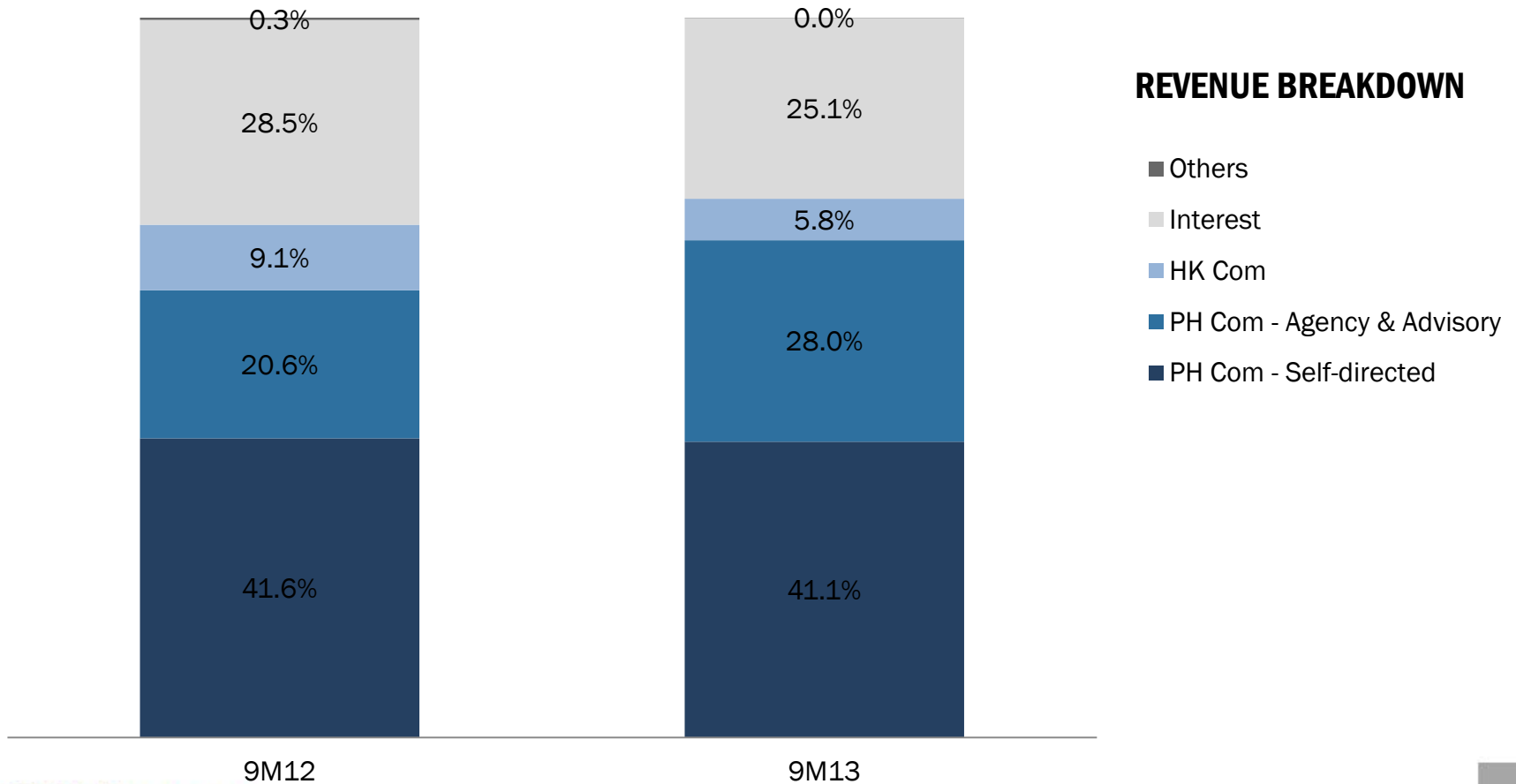
Commission from HK fell 20.4% to Php34.9 Mil as clients continued to prefer the Philippine market.

Philippines now accounts for 94.1% of total revenues as the share of HK shrank to 5.9% from more than 90% in 2008.

Revenue Breakdown (in PhpMil)

	9M12	9M13	Change
			Amount
Philippines			
Commission	300.6	417.0	116.4
<i>Self-directed</i>	<i>201.1</i>	<i>248.0</i>	46.9
<i>Agency & advisory</i>	<i>99.5</i>	<i>169.0</i>	69.5
Interest	137.7	151.5	13.8
Others	1.5	-0.3	-1.8
Philippine Revenues	439.8	568.2	128.4
Hong Kong			
Commission	43.9	34.9	-9.0
Interest	0.0	0.0	0.0
Others	0.0	0.6	0.5
Hong Kong Revenues	43.9	35.5	-8.4
Consolidated Revenues	484.5	603.7	119.3
Revenue Share			
Philippines	90.9%	94.2%	
HK	9.1%	5.8%	
Self-directed	66.9%	59.5%	
Agency & advisory	33.1%	40.5%	

PHILIPPINE COMMISSIONS ACCOUNT FOR A GROWING SHARE OF REVENUES



ROAE IMPROVED TO 30.8%

Operating profits rose by 26.9% to Php366.8 Mil despite the continuous weakness of HK as the Philippines accounted for a larger share of operations.

Operating margin improved to 60.8% from 59.8% largely as a result of the improvement in margin of Philippines.

Operating margin from Philippine operations increased from 61.4% to 61.9% due to economies of scale, partly offset by the larger share of the agency & advisory business.

Operating margin from HK operations fell was hardly changed despite the weakness in revenues due to cost cutting measures.

Selected Financial Indicators

	9M12	9M13	Change	
			Amount	%
Operating Profits				
Philippines	269.9	351.7	81.8	30.3%
Hong Kong	19.2	15.3	-3.9	-20.5%
Total	289.1	366.8	77.7	26.9%
Operating Margins				
Philippines	61.4%	61.9%		
Hong Kong	43.7%	43.0%		
Consolidated	59.8%	60.8%		
EBITDA Margin	62.6%	62.8%		
Net Margin	55.0%	49.2%		
Asset Turnover*	17.8%	16.8%		
Asset/Equity	3.0	4.2		
ROAE*	23.3%	30.8%		

*Annualized

ROAE IMPROVED TO 30.8%

ROAE improved to 30.8% from 23.3%. Aside from the growth in profits, COL benefited from increased leverage as its asset base continued to grow in line with its expanding client base.

Selected Financial Indicators				
	9M12	9M13	Change	
			Amount	%
Operating Profits				
Philippines	269.9	351.7	81.8	30.3%
Hong Kong	19.2	15.3	-3.9	-20.5%
Total	289.1	366.8	77.7	26.9%
Operating Margins				
Philippines	61.4%	61.9%		
Hong Kong	43.7%	43.0%		
Consolidated	59.8%	60.8%		
EBITDA Margin	62.6%	62.8%		
Net Margin	55.0%	49.2%		
Asset Turnover*	17.8%	16.8%		
Asset/Equity	3.0	4.2		
ROAE*	23.3%	30.8%		
*Annualized				

EXPENSES REMAINED IN CHECK

Total expenses grew by only 15.4% to Php239.5 Mil as fixed operating expenses fell.

Trading related expenses jumped by 53.1% to Php113.5 Mil as value of transactions handled by COL increased, and as the share of the agency and advisory business expanded.

Fixed operating costs fell 5.5% to Php126.0 Mil largely due to the drop in professional fees paid.

Professional fees were down 21.8% to Php13.4 Mil due to renegotiation of contracts with consultants in HK.

Breakdown of Expenses				
	9M12	9M13	Change	
			Amount	%
Trading Related Expenses				
Commission expenses	61.4	96.2	34.8	56.8%
Stock exchange dues & fees	12.8	17.3	4.5	35.5%
	74.2	113.5	39.4	53.1%
Fixed Operating Costs				
Personnel costs	44.3	43.6	(0.6)	-1.5%
Professional fees	17.1	13.4	(3.7)	-21.8%
Communication	17.2	18.0	0.8	4.8%
Rentals & utilities	11.6	12.0	0.4	3.4%
Depreciation	12.7	11.8	(0.9)	-6.7%
Advertising & marketing	1.7	6.9	5.2	310.3%
Others	28.8	20.2	(8.6)	-29.7%
	133.3	126.0	(7.3)	-5.5%
TOTAL EXPENSES	207.5	239.5	32.0	15.4%

STRONG AND HIGHLY LIQUID BALANCE SHEET

COL's balance sheet remained strong, with high levels of cash and no debts. Total assets grew by 26.4% for the year to date period to Php5.3 Bil largely driven by the 47.5% jump in COL's cash position.

Receivables fell by 9.7% to Php1.3 Bil largely due to the collection of dues from clearing houses, partly offset by higher utilization of margin loans.

Trade payables grew by 39.2% to Php4.0 Bil due to the strong growth in COL's client base. As of end 9M13, total cash of clients amounted to Php3.1 Bil, up 16.3% compared to end 2012 level of Php2.7 Bil.

Consolidated Balance Sheet (In PhpMil)

	12/31/12	9/30/13	Change	
			Amount	%
ASSETS				
Cash & equivalents	2,647.3	3,903.7	1,256.4	47.5%
Receivables	1,444.3	1,304.8	-139.5	-9.7%
Other current assets	10.1	11.4	1.3	12.9%
Property & equipment - net	38.4	40.1	1.7	4.3%
Other non-current assets - net	88.9	85.5	-3.4	-3.9%
TOTAL ASSETS	4,229.0	5,345.5	1,116.5	26.4%
LIABILITIES & STOCKHOLDERS' EQUITY				
Trade payables	2,859.9	3,980.0	1,120.2	39.2%
Dividend payable	11.6	0.0	-11.6	-100.0%
Other current liabilities	64.9	54.7	-10.1	-15.6%
Non-current liabilities	10.7	23.1	12.4	116.5%
Total Liabilities	2,947.0	4,057.9	1,110.9	37.7%
Total Stockholders' Equity	1,282.0	1,287.6	5.6	0.4%
TOTAL LIABILITIES & STOCKHOLDERS' EQUITY	4,229.0	5,345.5	1,116.5	26.4%
BVPS	2.74	2.75		

STRONG AND HIGHLY LIQUID BALANCE SHEET

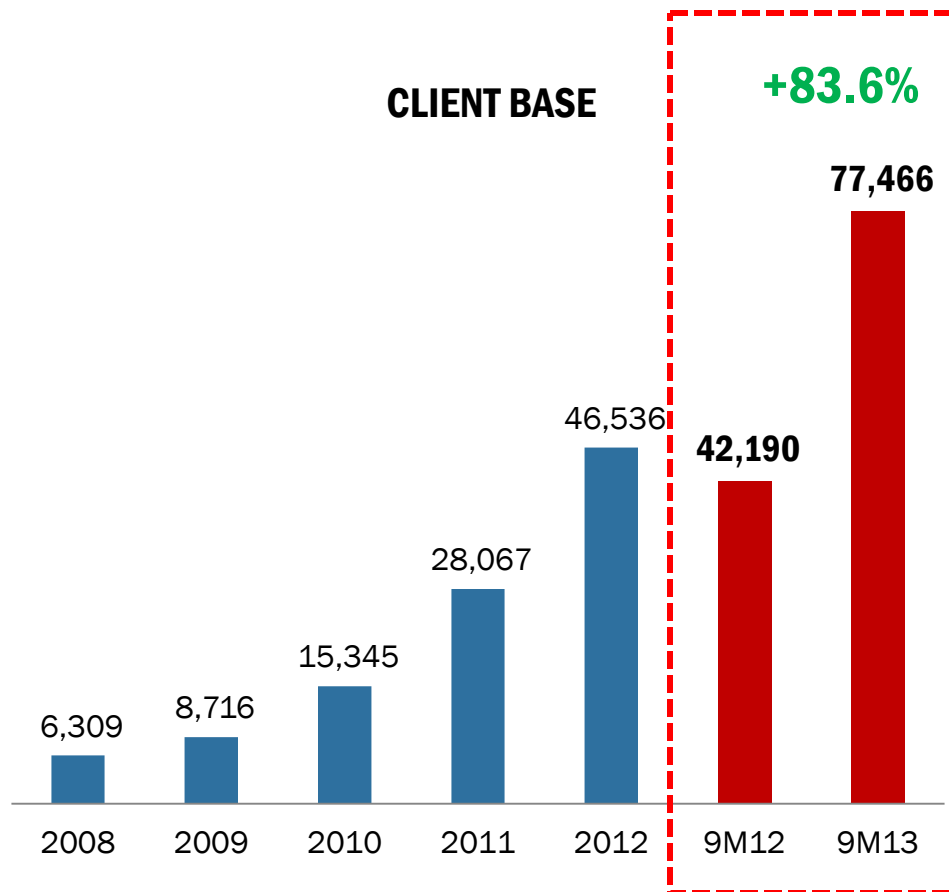
Stockholders' equity and book value per share were flat as bulk of profits from Philippine operations last year was paid out as cash dividends.

Consolidated Balance Sheet (In PhpMil)				
	12/31/12	9/30/13	Change	
			Amount	%
ASSETS				
Cash & equivalents	2,647.3	3,903.7	1,256.4	47.5%
Receivables	1,444.3	1,304.8	-139.5	-9.7%
Other current assets	10.1	11.4	1.3	12.9%
Property & equipment - net	38.4	40.1	1.7	4.3%
Other non-current assets - net	88.9	85.5	-3.4	-3.9%
TOTAL ASSETS	4,229.0	5,345.5	1,116.5	26.4%
LIABILITIES & STOCKHOLDERS' EQUITY				
Trade payables	2,859.9	3,980.0	1,120.2	39.2%
Dividend payable	11.6	0.0	-11.6	-100.0%
Other current liabilities	64.9	54.7	-10.1	-15.6%
Non-current liabilities	10.7	23.1	12.4	116.5%
Total Liabilities	2,947.0	4,057.9	1,110.9	37.7%
Total Stockholders' Equity	1,282.0	1,287.6	5.6	0.4%
TOTAL LIABILITIES & STOCKHOLDERS' EQUITY	4,229.0	5,345.5	1,116.5	26.4%
BVPS	2.74	2.75		

SUSTAINED CUSTOMER GROWTH

COL's client base grew by 83.6% Y/Y to 77,466 as of end September 2013.

Average monthly additions accelerated to 3,437 clients during 9M13 from 1,570 clients during 9M12 and 1,539 clients in 2012.

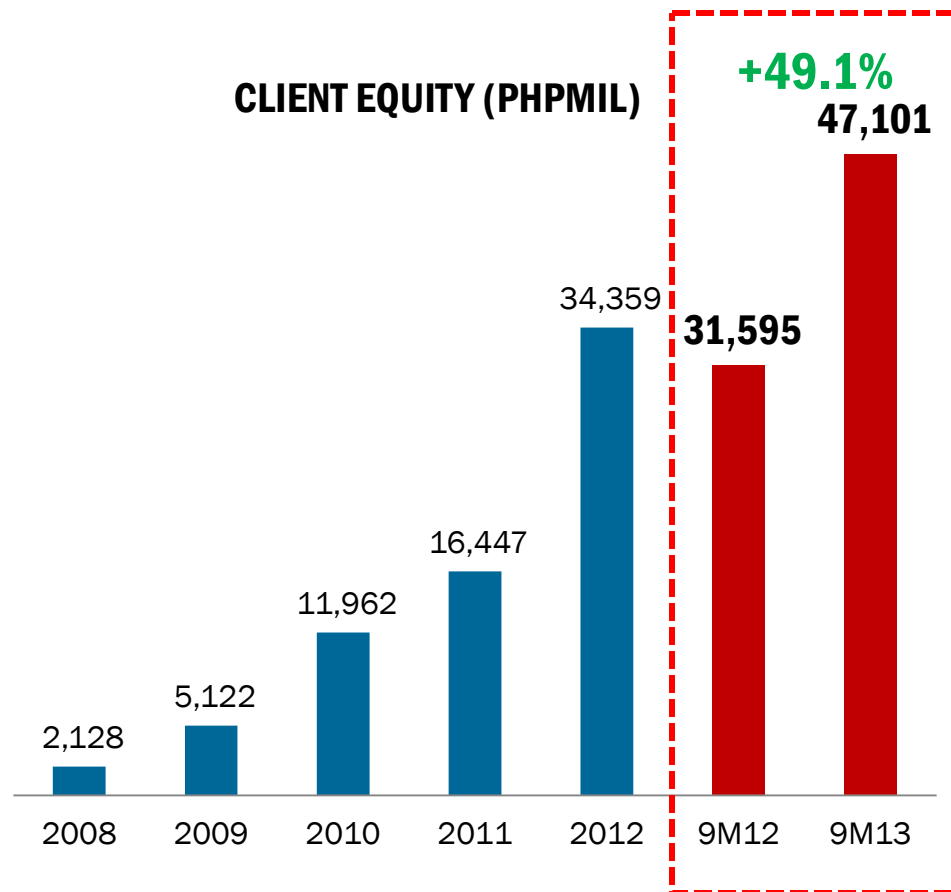


SUSTAINED CUSTOMER GROWTH

Client equity grew by 49.1% Y/Y to Php47.1 Bil.

Compared to end September 2012, net new flow of clients reached Php18.2 Bil.

For 9M13 alone, net new flows reached a record amount of Php16.0 Bil.

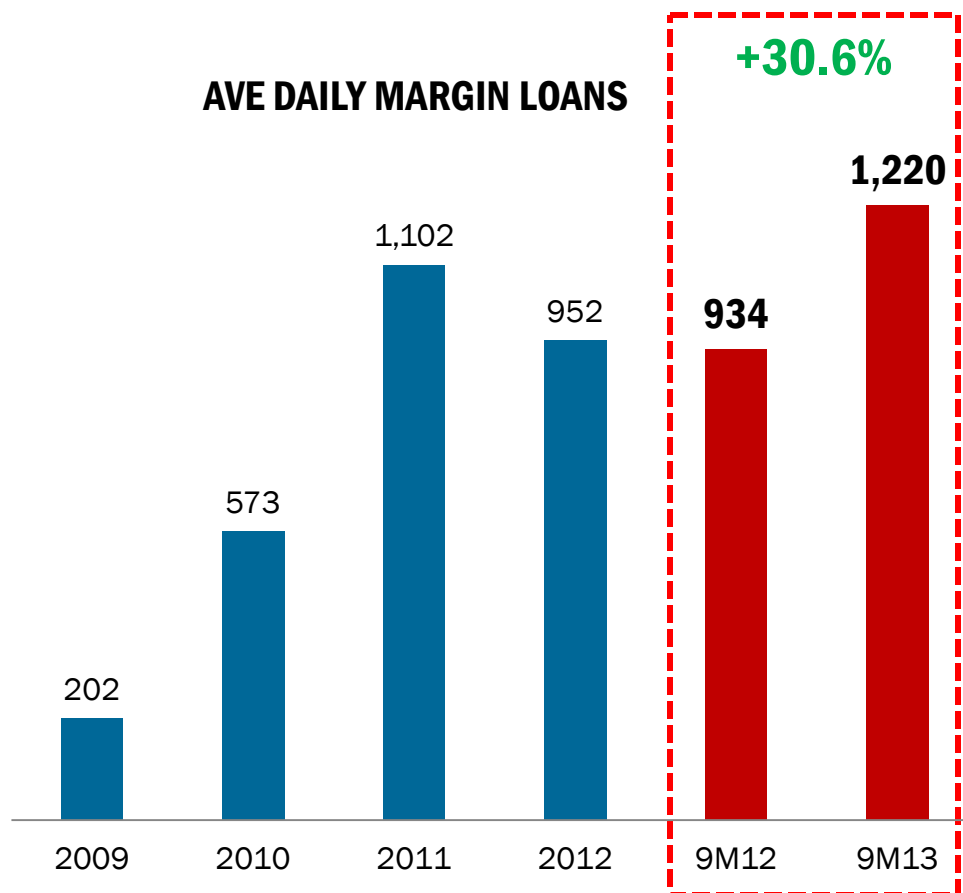


MARGIN LOANS CONTINUED TO RECOVER

Average daily margin loans increased by 30.6% Y/Y to Php1.2 Bil.

As of end September 2013, the total number of approved margin accounts reached 1,047, up 17.6% Y/Y.

Meanwhile, 34.8% of approved margin accounts utilized their margin lines during 9M13, up from 33.0% during 9M12.



MARKET SHARE FURTHER IMPROVED

COL's average daily turnover grew by 39.2% Y/Y to Php839.5 Mil.

Although this is slower compared to the 54.0% growth in the average daily turnover of the PSE, this is still faster compared to the 31.8% Y/Y growth in average daily turnover attributable to local investors.

During 9M13, value turnover of foreign investors jumped 77.9%, increasing the share of foreign investors to the PSE's total value turnover to 51.9% in 9M13 vs. 44.4% in 9M12.

COL's market share in terms of value turnover attributable to local investors improved to 8.0% in 9M13 from 7.7% in 9M12.

COL also improved its market share in terms of number of transactions handled to 24.0% from 23.4%, allowing it to maintain its dominant leadership position.

Comparative Performance (COL Vs. PSE)

	9M12	9M13	Amount	%
PSE Ave. Daily T/O (PhpMil)	7,068.4	10,884.7	3,816.3	54.0%
COL Ave. Daily T/O (PhpMil)	603.2	839.5	236.3	39.2%
<i>COL Market Share</i>	4.3%	3.9%		
PSE Ranking	7	8		
No. of Transactions - PSE ('000)	8,569.6	11,042.0	2,472.4	28.9%
No. of Transactions - COL ('000)	1,990.8	2,646.2	655.4	32.9%
COL Market Shares	23.4%	24.0%		
PSE Ranking	1	1		

INVESTOR PRESENTATION HIGHLIGHTS



COMPANY OVERVIEW



FINANCIAL & OPERATING HIGHLIGHTS



GROWTH OUTLOOK

EQUITY INVESTMENTS IN AN EXPANSION PHASE

Total investments in CIS have increased by a CAGR of 23.7% from 2008 to 2012.

Growth was driven by the 23.0% and 24.9% CAGR of investments in UITFs and mutual funds.

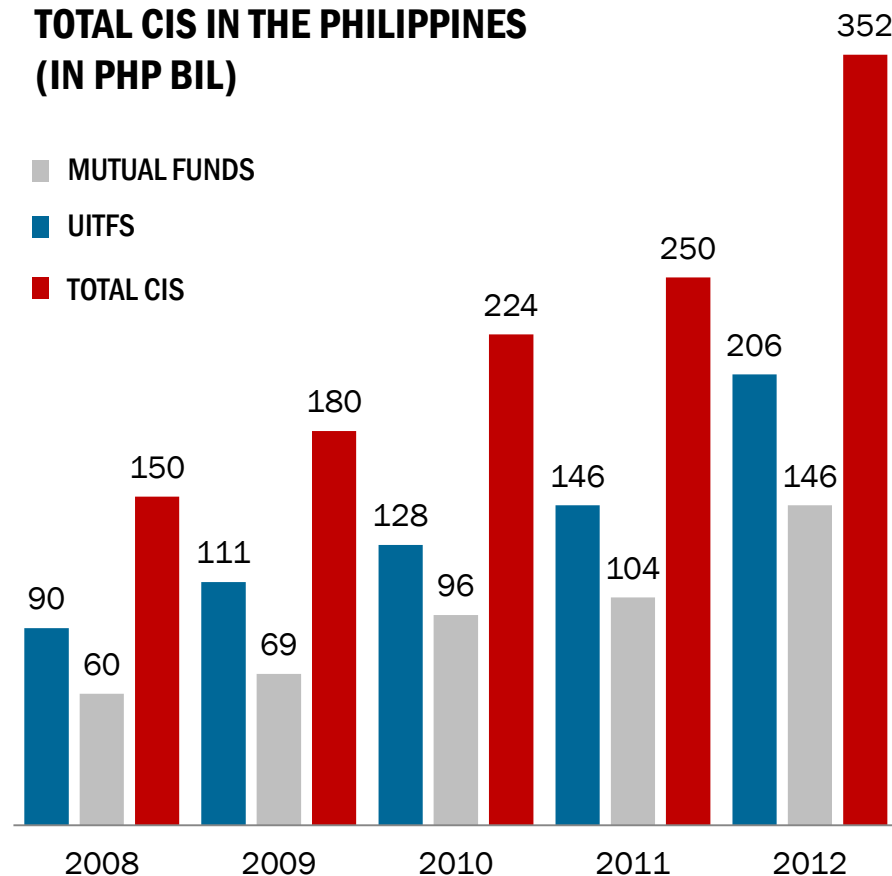
TOTAL COLLECTIVE INVESTMENT SCHEMES IN THE PHILIPPINES (IN PHP BIL)

	2008	2009	2010	2011	2012
UITF	90	111	128	146	206
Mutual Funds	60	69	96	104	146
Total CIS	150	180	224	250	352
Growth	-36.2%	20.0%	24.4%	11.6%	40.7%

SOURCE: TOAP, BSP

TOTAL CIS IN THE PHILIPPINES (IN PHP BIL)

- MUTUAL FUNDS
- UITFS
- TOTAL CIS



EQUITY INVESTMENTS IN AN EXPANSION PHASE

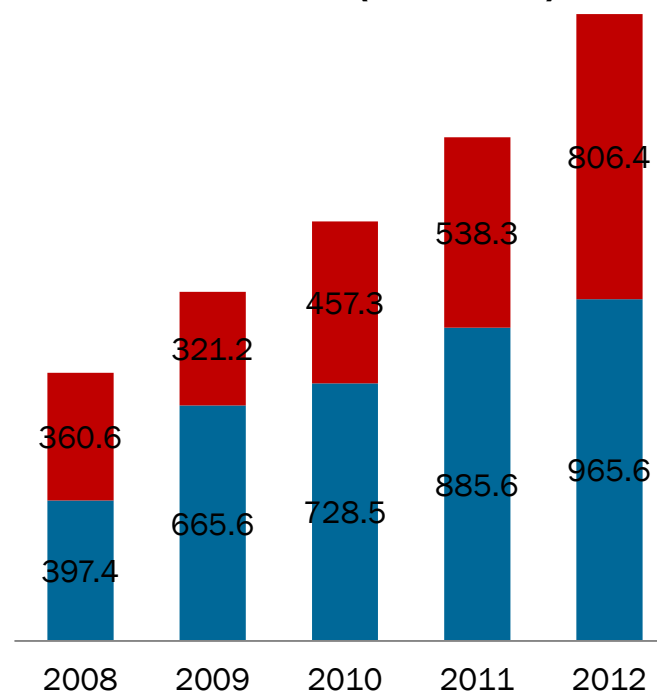
Value turnover in the PSE also increased by a CAGR of 23.6% from 2008 to 2012.

Growth in value turnover of local investors (24.8% CAGR) outpaced that of foreign investors (22.3% CAGR).

	Local		Foreign		Total	
	Value	Change	Value	Change	Value	Change
2008	397.4	-40.5%	360.6	-45.2%	758.0	-42.9%
2009	665.6	67.5%	321.2	-10.9%	986.8	30.2%
2010	728.5	9.4%	457.3	42.4%	1,185.8	20.2%
2011	885.6	21.6%	538.3	17.7%	1,423.9	20.1%
2012	965.6	9.0%	806.4	49.8%	1,772.0	24.4%

SOURCE: PSE, BLOOMBERG

PSE VALUE TURNOVER (IN PHP BIL)

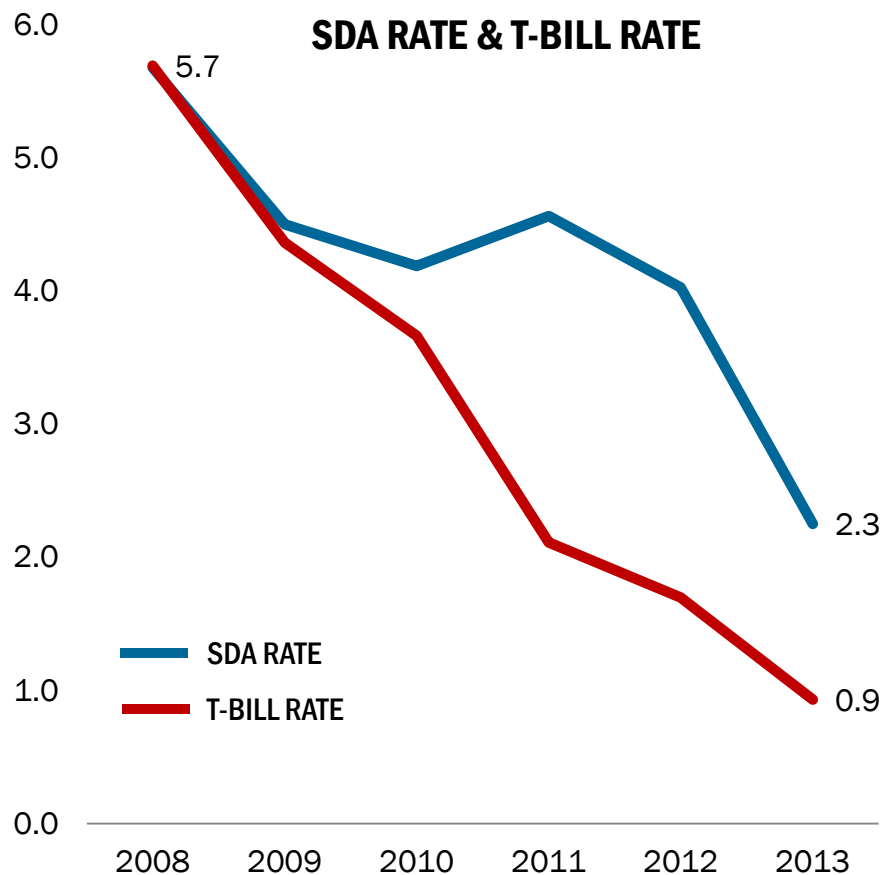


DRIVEN BY LOW INTEREST RATES

Interest rates are on a downtrend, with the average SDA and 91-day T-bill rates falling from 5.7% in 2008 to 2.3% and 0.9% during the first ten months of 2013.

The drop in interest rates was driven by improving government finances, benign inflation, ample domestic liquidity and the upgrade of Philippines' credit rating to investment grade.

While rates may already have bottomed given the anticipated tapering of the US Fed's bond buying program, the return of interest rates to its level five years ago is also not expected.



SOURCE: BLOOMBERG

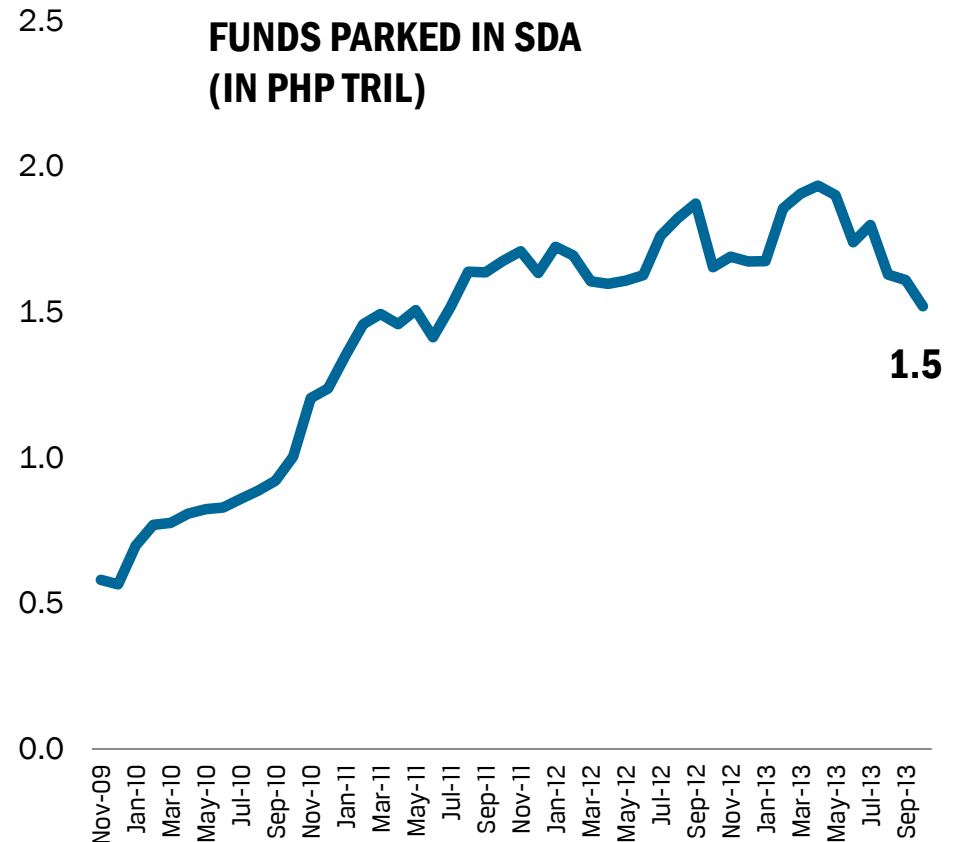
COL FINANCIAL GROUP, INC.
9M13 RESULTS

REMOVAL OF NON-TRUST ENTITIES' ACCESS TO SDA TO ACT AS A CATALYST FOR MORE EQUITY INVESTMENTS

The central bank recently issued a circular removing access to SDA among non-trust entities effective November 2013, beginning with a 30% reduction by end July.

As of end May, non-trust entities accounted for an estimated Php1.4 Tril of the Php1.9 Tril parked in the said facility. Assuming that Php140 Bil or 10% of the said amount flows into stock market investments, this would be enough to cover 46% of the net foreign buying in the PSE since April of 2009.

As of end October, around Php1.5 Bil was still parked in SDA.



SOURCE: BSP

REMOVAL OF NON-TRUST ENTITIES' ACCESS TO SDA TO ACT AS A CATALYST FOR MORE EQUITY INVESTMENTS

Fund flows into managed accounts grew as a result of falling SDA rates.

While fund flows turned negative in September, this was largely due to net redemption of investments in bond funds which are more sensitive to rising interest rates.

SDA RATE VS. FUND FLOWS (IN PHP MIL)

Date	Ave. SDA Rate	Mutual Fund Net Sale			
		Equity	Bond	Others	Total
Jan-13	3.0%	3,121	3,188	944	7,253
Feb-13	3.0%	5,103	2,941	1,715	9,759
Mar-13	2.5%	1,628	4,891	1,919	8,437
Apr-13	2.0%	2,568	8,108	1,578	12,255
May-13	2.0%	3,012	8,336	1,866	13,214
Jun-13	2.0%	844	434	1,056	2,333
Jul-13	2.0%	2,807	1,261	1,268	5,336
Aug-13	2.0%	1,254	1,053	1,818	4,125
Sep-13	2.0%	456	(2,422)	1,150	(816)

SOURCE: PIFA

GROWTH POTENTIAL REMAINS SIGNIFICANT

In the Philippines, the amount invested in CIS only represents 5.9% of total deposits.

Meanwhile, based on the number of retail accounts as a percentage of the population only 0.55% of the population is currently invested in the stock market.

The two numbers are much less than those in other countries.

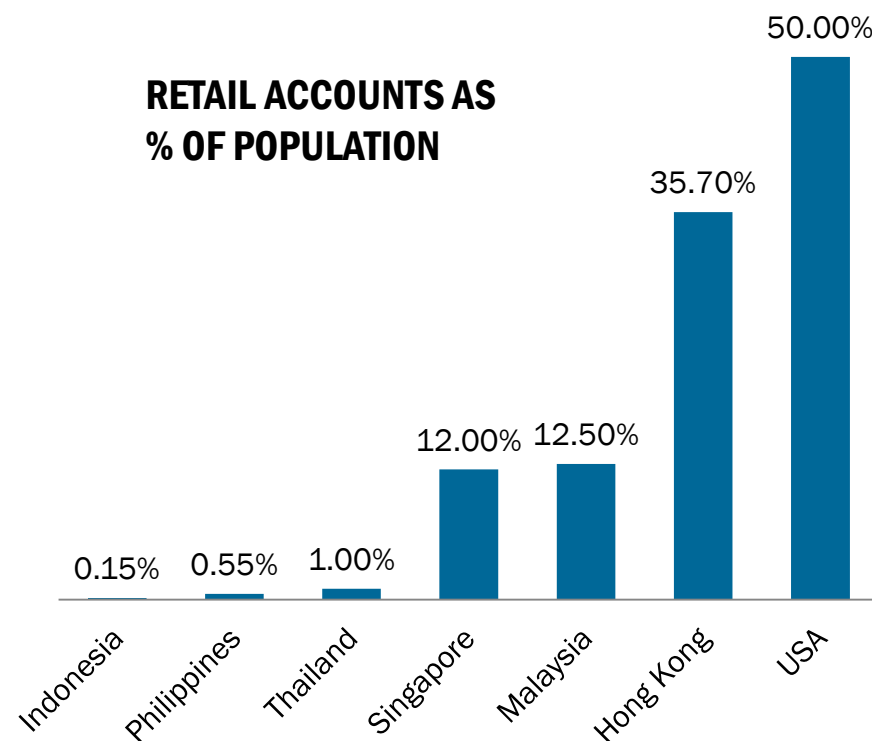
CIS AS PERCENTAGE OF DEPOSITS

Philippines	5.9%
Singapore*	6.6%
Malaysia	20.8%
Hong Kong*	104.0%
US*	123.7%

*AS OF END 2011, OTHERS AS OF END 2012

SOURCE: BSP, MAS, BNM, SFC, ICI, FDIC

RETAIL ACCOUNTS AS % OF POPULATION



SOURCE: PSE

ONLINE BROKERAGE BUSINESS IN A SECULAR UPTREND

Market share of online brokers in terms of client base grew from 4.3% in 2008 to 14.9% in 2012.

Market share in terms of value turnover also grew from 2.0% in 2008 to 6.7% in 2012.

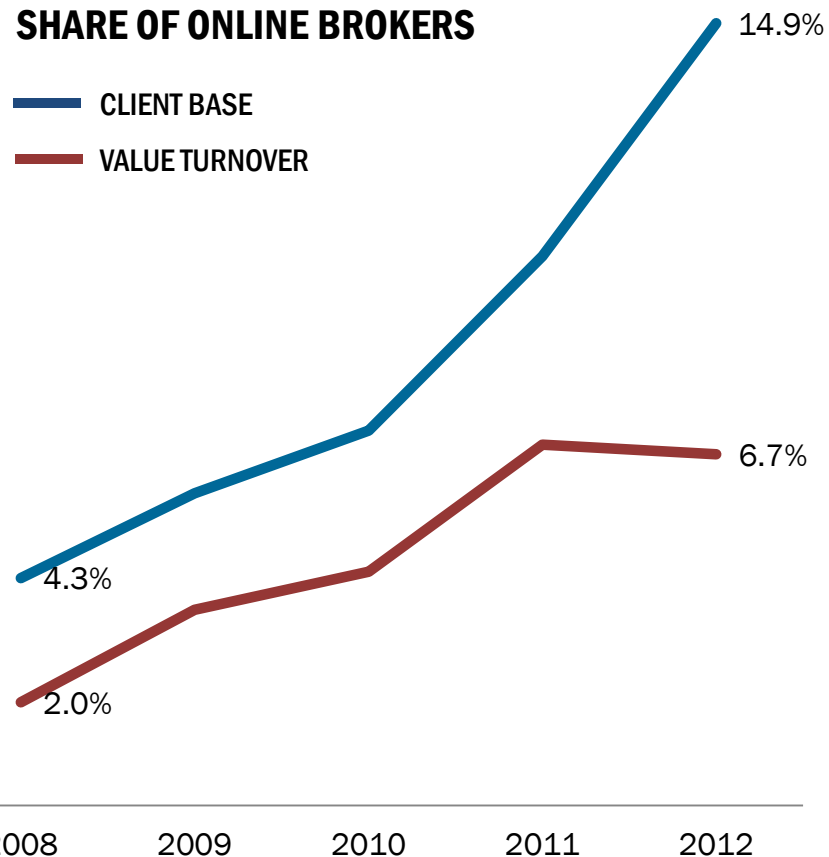
SHARE OF ONLINE/TOTAL

	2008	2009	2010	2011	2012
Client Base	4.3%	5.9%	7.1%	10.4%	14.9%
Value Turnover	2.0%	3.7%	4.4%	6.9%	6.7%

SHARE OF ONLINE BROKERS

CLIENT BASE

VALUE TURNOVER

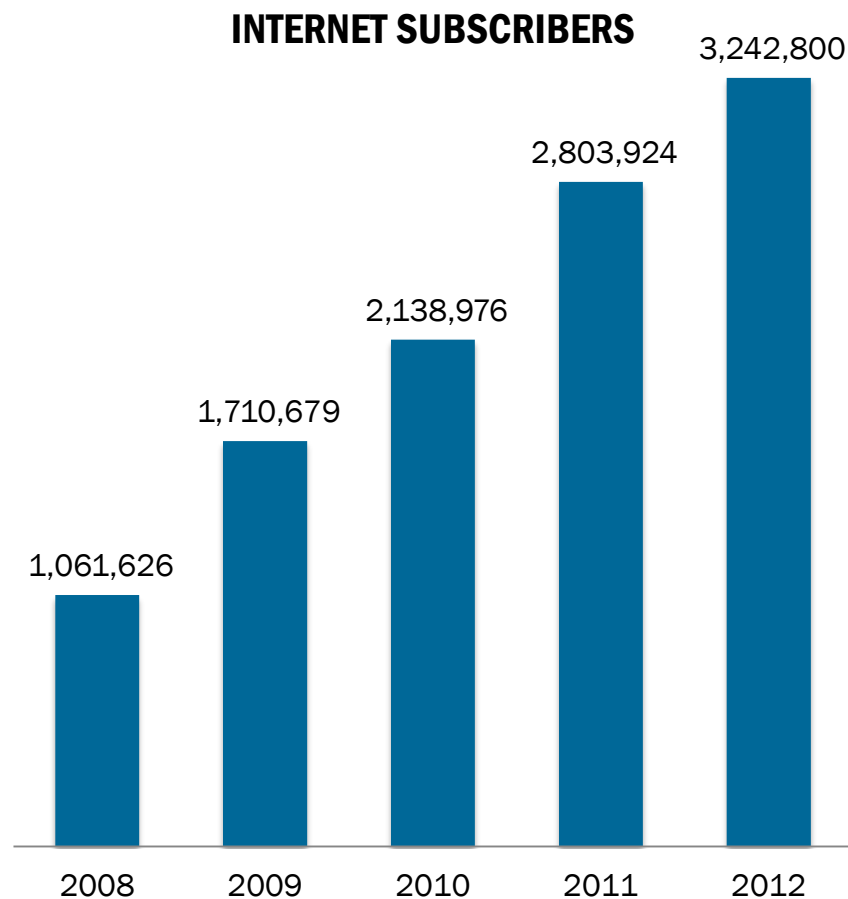


SOURCE: PSE

ONLINE BROKERAGE BUSINESS IN A SECULAR UPTREND

Growth expected to continue, driven by growing number of internet subscribers in the country.

From 2008 to 2012, total number of internet subscribers increased by a CAGR of 32.2%.



SOURCE: PHILIPPINE TELCOS

COL FINANCIAL GROUP, INC.
9M13 RESULTS

HIGHLY GEARED TOWARDS THE EXPANDING RETAIL INVESTORS BASE

COL is currently the dominant market leader among online stockbrokers in the Philippines in terms of number of clients and value turnover.

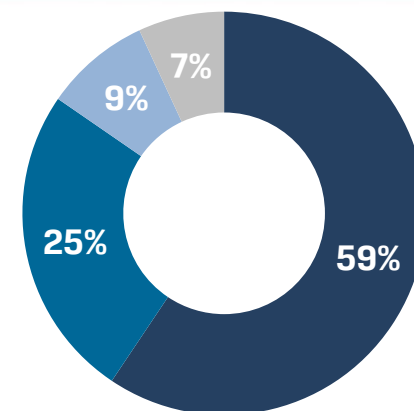
Market share has consistently increased since 2008.

COL'S MARKET SHARE (AMONG ONLINE STOCKBROKERS)

	2008	2009	2010	2011	2012
Client Base	32.8%	30.8%	43.2%	53.2%	59.5%
Value Turnover	69.7%	62.8%	72.8%	74.0%	76.8%

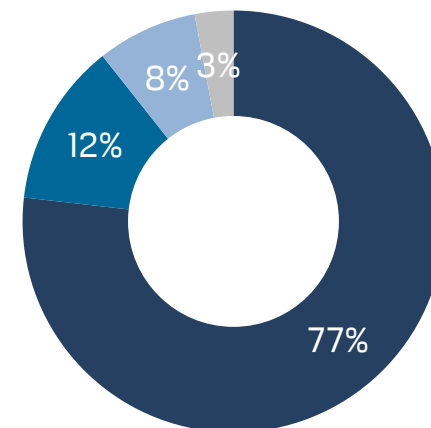
CLIENT BASE

- COL
- BPI
- FIRST METRO
- OTHERS



VALUE TURNOVER

- COL
- BPI
- FIRST METRO
- OTHERS



SOURCE: PSE

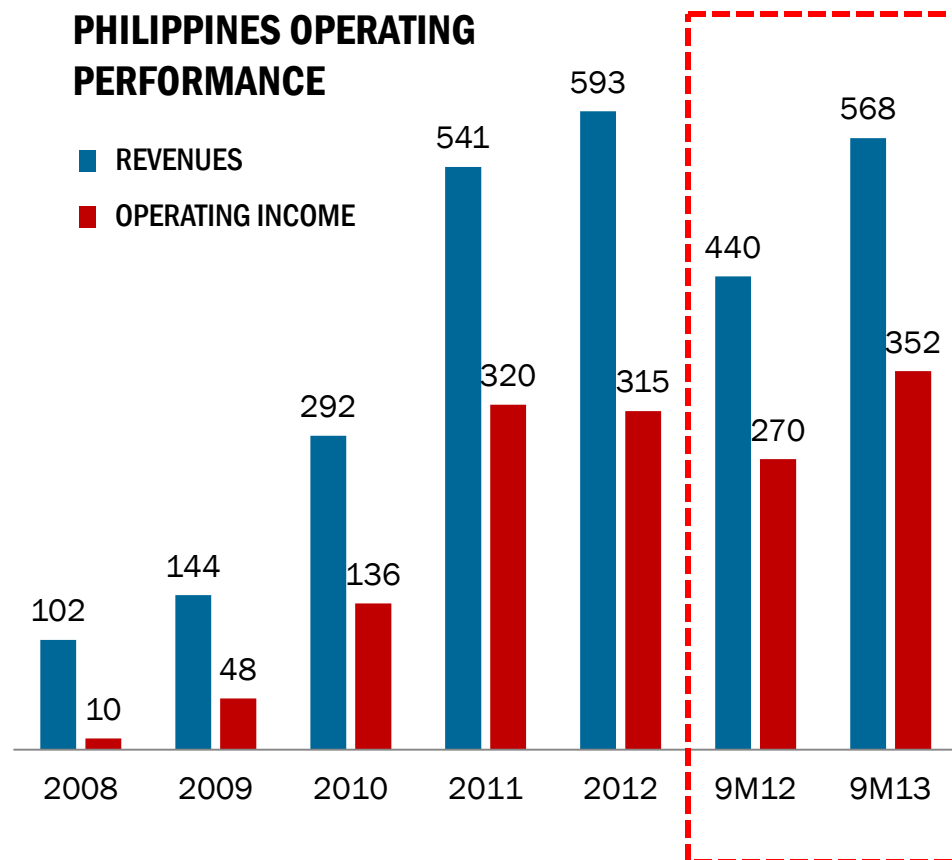
HIGHLY GEARED TOWARDS THE EXPANDING RETAIL INVESTORS BASE

The growth in COL's market share is clearly evident in the strong performance of its Philippine operations.

From 2008 to 2012, revenues from Philippines increased by a CAGR of 55.3%

Operating income increased by a CAGR of 134.5%

Revenue and operating profits continue to reach record levels, with operating profit for 9M13 exceeding the 2011 record of Php320 Mil.



GROWTH PLANS

Leverage on Strong Brand Equity

Offer more products

- Offer flexible margin rate scheme
- Distribute third party funds
- Review other products and services that will cater to the growing needs of existing and new clients

Expand market reach

- Build investor centers in key business areas
- One investor center in 2013 and three in 2014

De-emphasize HK Business

Reduce operating expenses to maintain profitability

THANK YOU.