

COL FINANCIAL GROUP, INC.
Annual Stockholders' Meeting
Held at Ballrooms C, D, & E, Crowne Plaza Galleria Manila
on 13 April 2018 at 2:00PM

Shareholders Present:	No. of Outstanding and Voting Shares	Percentage of Total
	390,828,646	82.11%

1. Call to Order, Proof of Notice and Determination of Quorum

The Chairman of the Board called the meeting to order. The Assistant Corporate Secretary ("Secretary") reported that the copies of the Definitive Information Statement containing the written notice of the Annual Stockholders' Meeting of COL Financial Group, Inc. (the "Corporation") set for 13 April 2018, together with the Agenda of the Meeting, and the Audited Consolidated Financial Statements of the Corporation were sent to all stockholders of record as of 28 February 2018 by mail or personal delivery at their respective addresses as shown in the books of the Corporation. The Securities and Exchange Commission (SEC) and the Philippine Stock Exchange (PSE) were also notified of the meeting and furnished with copies of the written notice of the Annual Stockholders' Meeting, including its agenda. Likewise, the Transfer Agent of the Corporation, Professional Stock Transfer, Inc., was notified of the scheduled meeting. The Secretary certified that out of 476,000,000 common shares, shareholders representing at least 390,799,845 shares were present either in person or by unsolicited proxies, representing 82.10% of the subscribed and outstanding capital stock entitled to vote. The Secretary then certified that a quorum existed for the meeting.

2. Approval of the Minutes of the Previous Meeting

The Chairman presented the minutes of the previous stockholders' meeting held on 30 March 2017. Upon motion made and duly seconded, the stockholders passed and approved the following resolution:

"RESOLVED, that the minutes of the meeting of the stockholders' held on 30 March 2017 be, as it is hereby confirmed, ratified and approved."

As tabulated by the Secretary, the votes on the motion for the approval of the minutes of the 30 March 2017 Stockholders' Meeting were as follows:

	Yes	No	Abstain
Approval of the Minutes of the Previous Meeting	390,810,245	-	18,401

3. President's Report for 2017

The President proceeded to give his report, a copy of which is attached hereto as Annex "A".

Upon motion made and duly seconded, the stockholders passed and approved the following resolution:

"RESOLVED, that the stockholders of the Corporation hereby adopt the report of the President for the year 2017."

As tabulated by the Secretary, the votes on the motion for the adoption of the President's Report for 2016 were as follows:

	Yes	No	Abstain
Adoption of the 2017 President's Report	390,810,245	-	18,401

4. Ratification of all Acts, Investments, and Resolutions of the Board of Directors and Management for 2017

Upon motion made and duly seconded, the stockholders passed and approved the following resolution:

"RESOLVED, that all acts, investments, and resolutions of the Board of Directors and Management during the calendar year 2017 be, as they are hereby confirmed, ratified, and approved."

As tabulated by the Secretary, the votes on the motion for the ratification of all acts, investments, and resolutions of the Board of Directors and Management were as follows:

	Yes	No	Abstain
Ratification of all acts, investments, and resolutions of the Board and Management for 2017	390,810,245	-	18,401

5. Approval of the 2017 Audited Financial Statements

Upon motion made and duly seconded, the stockholders passed and approved the following resolution:

"RESOLVED, that the audited financial statements for the year ended December 31, 2017 be, as the same are, hereby approved."

As tabulated by the Secretary, the votes on the motion for the approval of the 2017 Audited Financial Statements were as follows:

	Yes	No	Abstain
Approval of the 2017 Audited Financial Statements	390,810,245	-	18,401

6. Election of Directors for the year 2018 – 2019

The next item in the agenda was the election of Directors for the year 2018-2019. Mr. Khoo Boo Boon, chairman of the Nomination Committee, reported that the committee received nominations for and pre-screened the following 11 persons as members of the Corporation's Board of Directors:

Mr. Edward K. Lee
 Mr. Alexander C. Yu
 Mr. Conrado F. Bate
 Mr. Hernan G. Lim
 Mr. Raymond C. Yu
 Mr. Wellington C. Yu
 Mr. Paulwell Han
 Mr. Joel Litman

Mr. Khoo Boo Boon
Ms. Catherine L. Ong
Mr. Hokushin Kido

Out of 11 nominees, 2 were nominated for the position of independent director, namely, Mr. Khoo Boo Boon and Mr. Wellington C. Yu.

The Chairman requested the Secretary report on the results of the election. In response, the Secretary reported that based on the partial tabulation of votes, each of the nominees of directors garnered at least 390,799,845 votes, which represent 82.1% of the outstanding voting shares. The Secretary certified that each nominee received sufficient votes for election to the Board.

Upon motion made and duly seconded, the stockholders passed and approved the following resolution:

“RESOLVED, to elect the following as directors of the Corporation for the year 2018-2019:

Mr. Edward K. Lee
Mr. Alexander C. Yu
Mr. Conrado F. Bate
Mr. Hernan G. Lim
Mr. Raymond C. Yu
Mr. Wellington C. Yu
Mr. Paulwell Han
Mr. Joel Litman
Mr. Khoo Boo Boon
Ms. Catherine L. Ong
Mr. Hokushin Kido”

As tabulated by the Secretary, each nominee received the following number of votes:

	Yes	No	Abstain
1. Edward K. Lee	390,810,245	-	18,401
2. Alexander C. Yu	390,810,245	-	18,401
3. Conrado F. Bate	390,810,245	-	18,401
4. Hernan G. Lim	390,810,245	-	18,401
5. Raymond C. Yu	390,810,245	-	18,401
6. Wellington C. Yu	390,810,245	-	18,401
7. Paulwell Han	390,810,245	-	18,401
8. Joel Litman	390,810,245	-	18,401
9. Khoo Boo Boon	390,810,245	-	18,401
10. Catherine L. Ong	390,810,245	-	18,401
11. Hokushin Kido	390,810,245	-	18,401

7. Appointment of External Auditor

Upon motion made and duly seconded, the stockholders re-appointed Sycip, Gorres & Velayo as the Company’s external auditor by approving the following resolution:

“RESOLVED, that SGV & Company, Certified Public Accountants, be, as they are hereby, re-appointed as external auditors of the Company for the year 2018-2019.”

As tabulated by the Secretary, the votes on the motion for re-appointment of the external auditor of the Company for the year 2017-2018 were as follows:

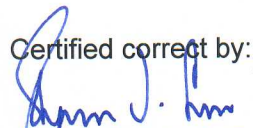
	Yes	No	Abstain
Appointment of External Auditor	390,810,245	-	18,401

8. Other Matters and Adjournment

The Chairman informed the stockholders that the Board approved the declaration of cash dividends to all stockholders of record as of 27 April 2018, as follows: Php0.15 as regular cash dividend and Php0.55 as special cash dividend or a total of Php0.70 for the year.

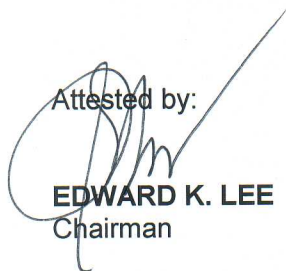
There being no other matters to take up and upon motion duly seconded, the meeting was adjourned at 3:30pm.

Certified correct by:



ATTY. SHARON T. LIM
Assistant Corporate Secretary

Attested by:

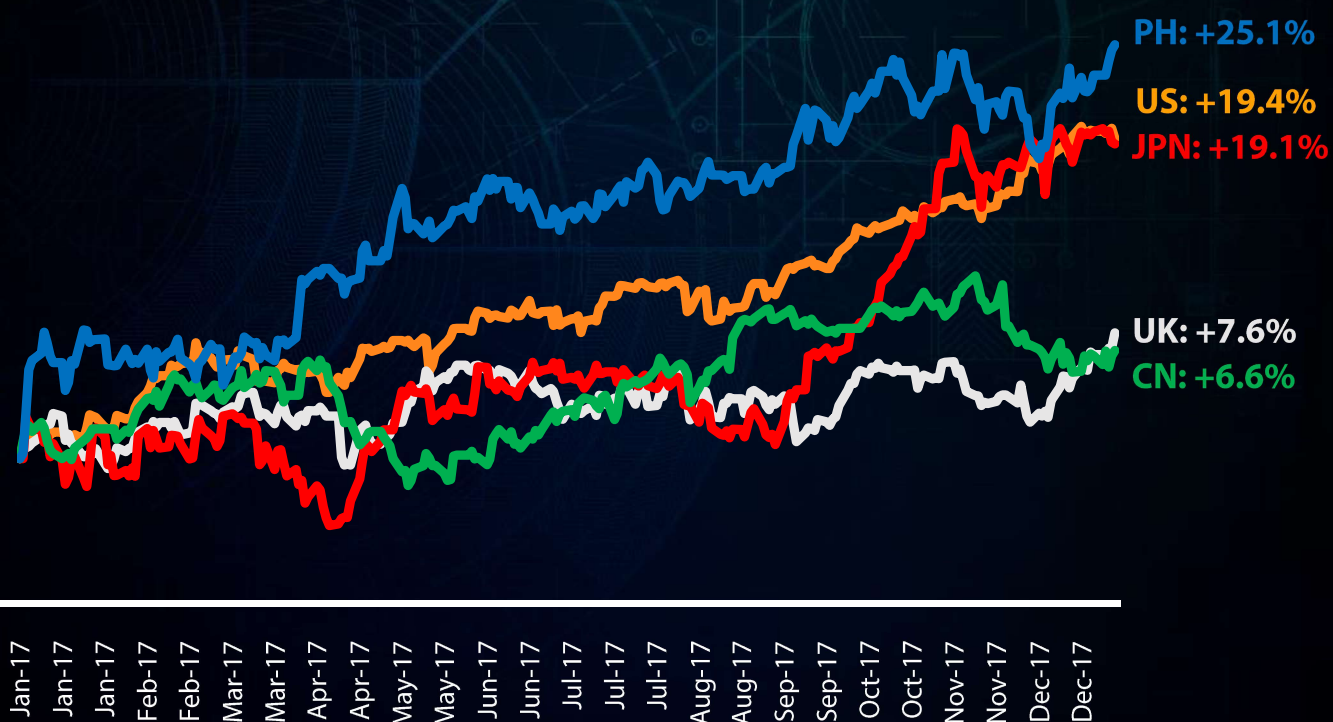


EDWARD K. LEE
Chairman



COL FINANCIAL

GLOBAL MARKET PERFORMANCE



RECORD PERFORMANCE OF KEY MEASURES



REVENUES



NET INCOME




NO. OF CUSTOMERS



CLIENT ASSETS



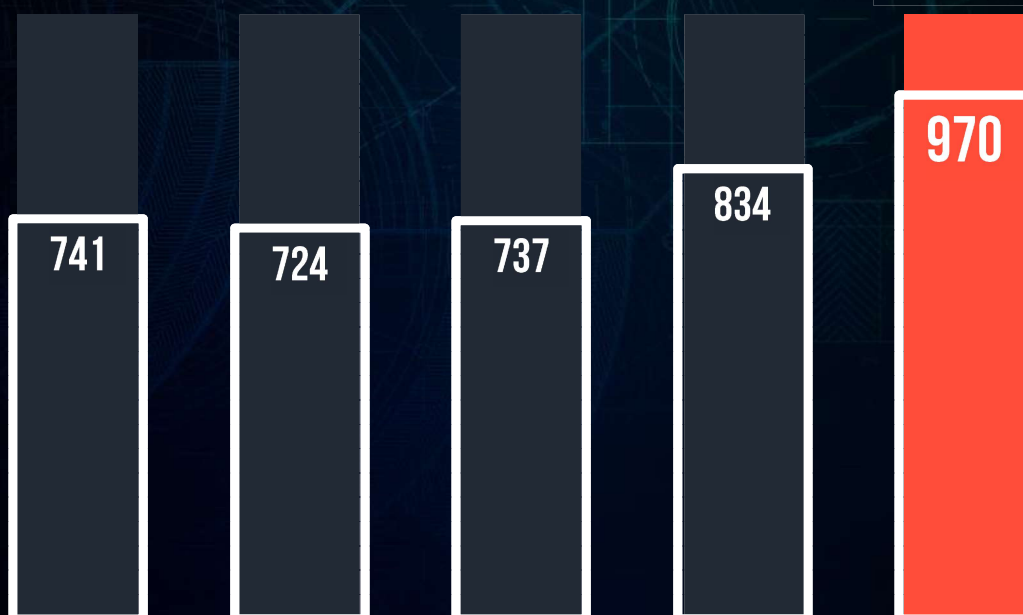
MARKET SHARE

 COL FINANCIAL

► CONSOLIDATED REVENUES IN PHP MIL



16.4%



2013

2014

2015

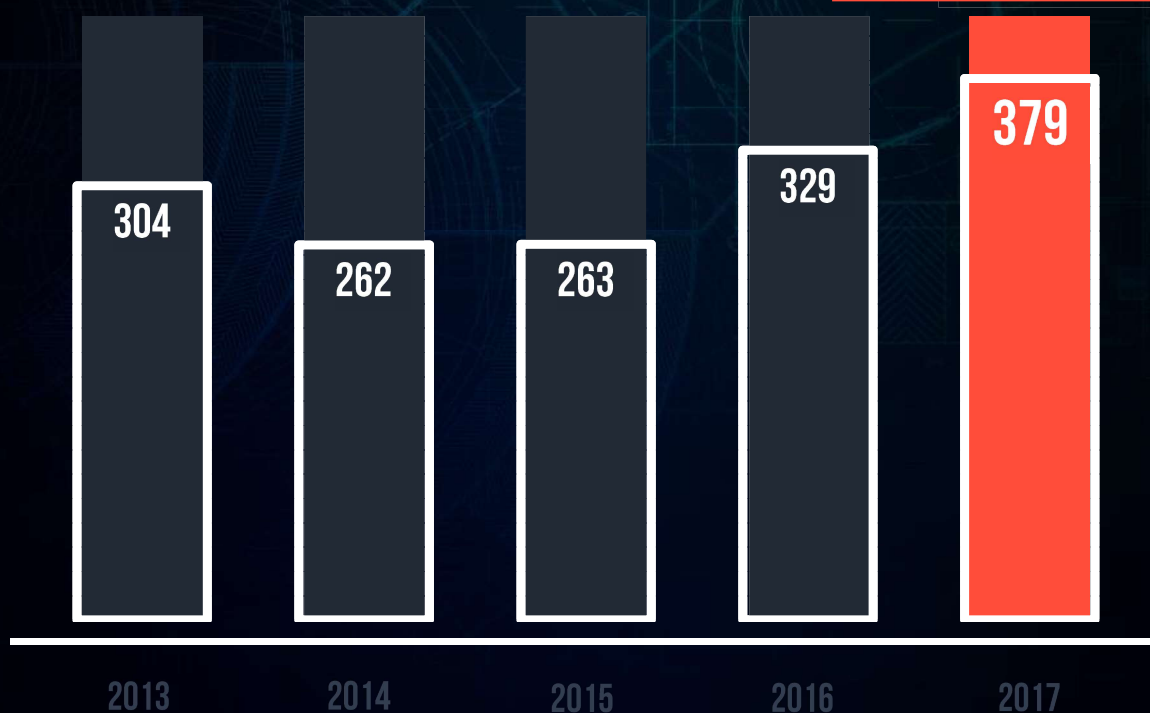
2016

2017

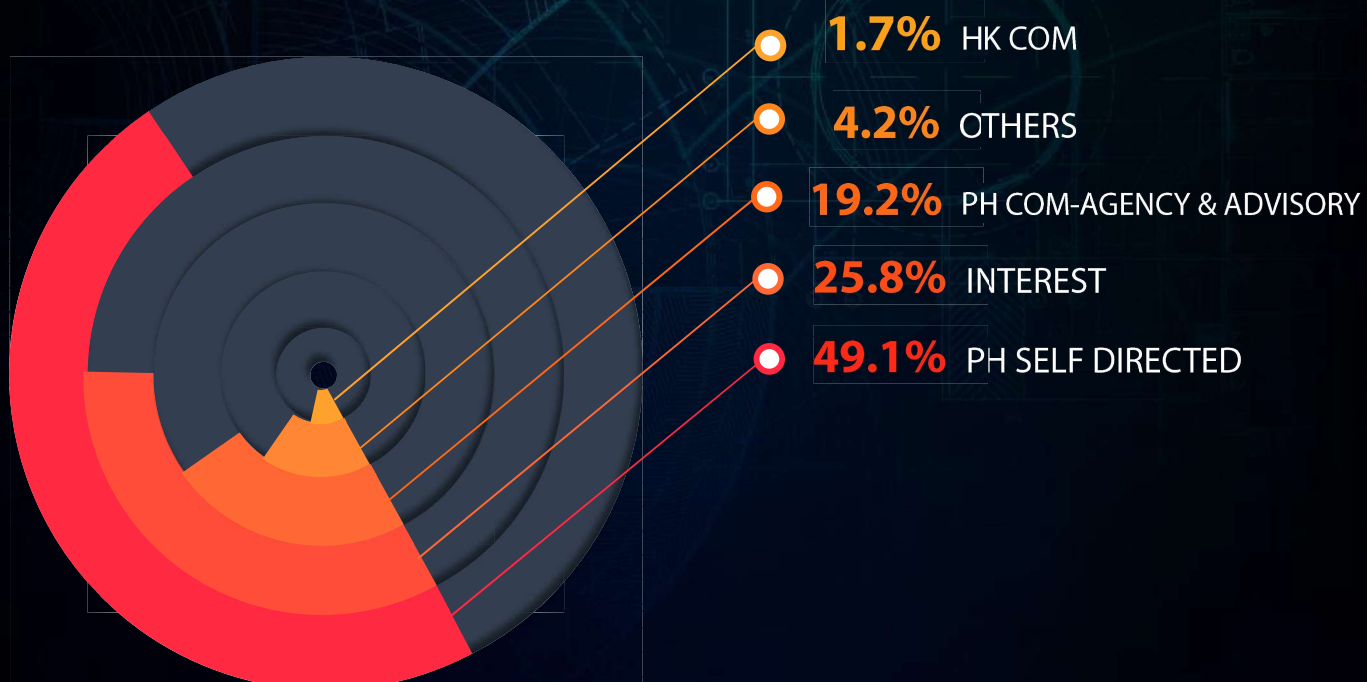
▶ NET INCOME

IN PHP MIL

▲ 15.3%



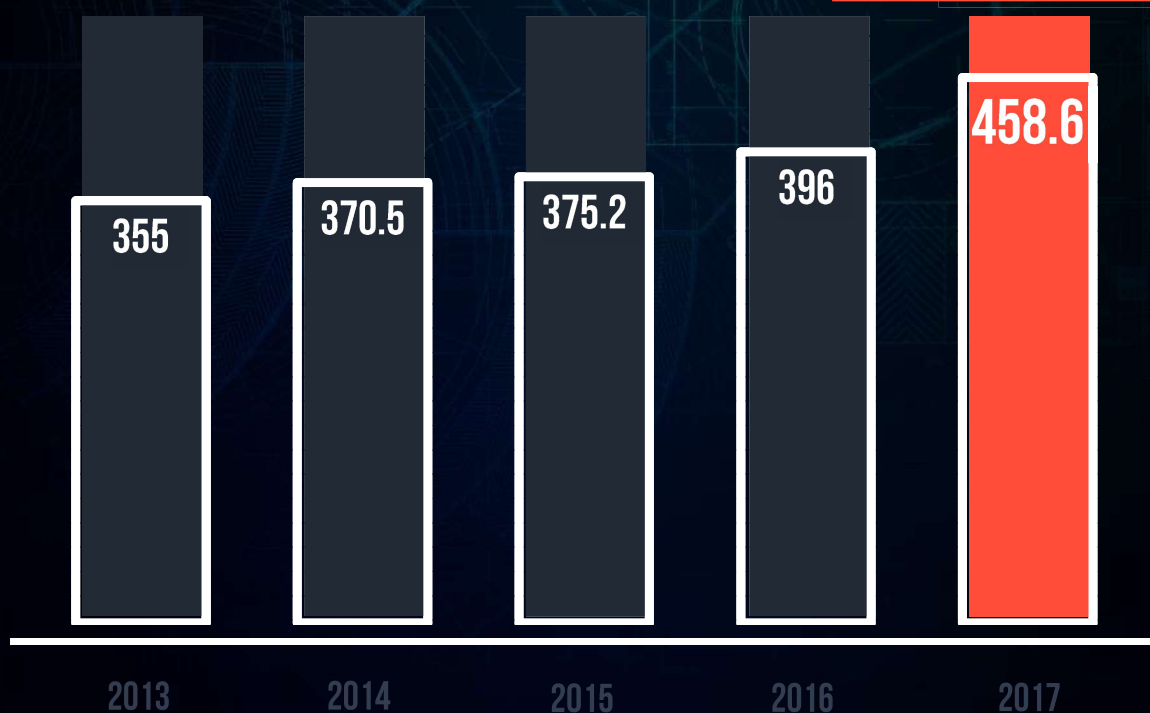
▶ BREAKDOWN OF REVENUES



► CONSOLIDATED EXPENSES

IN PHP MIL

▲ 15.8%



► BALANCE SHEET

▲ 33.4%

TOTAL ASSETS
PHP 11.9 BILLION

▲ 38.7%

LIABILITIES
PHP 10.4 BILLION

▲ 5.7%

STOCKHOLDERS' EQUITY
PHP 1.5 BILLION

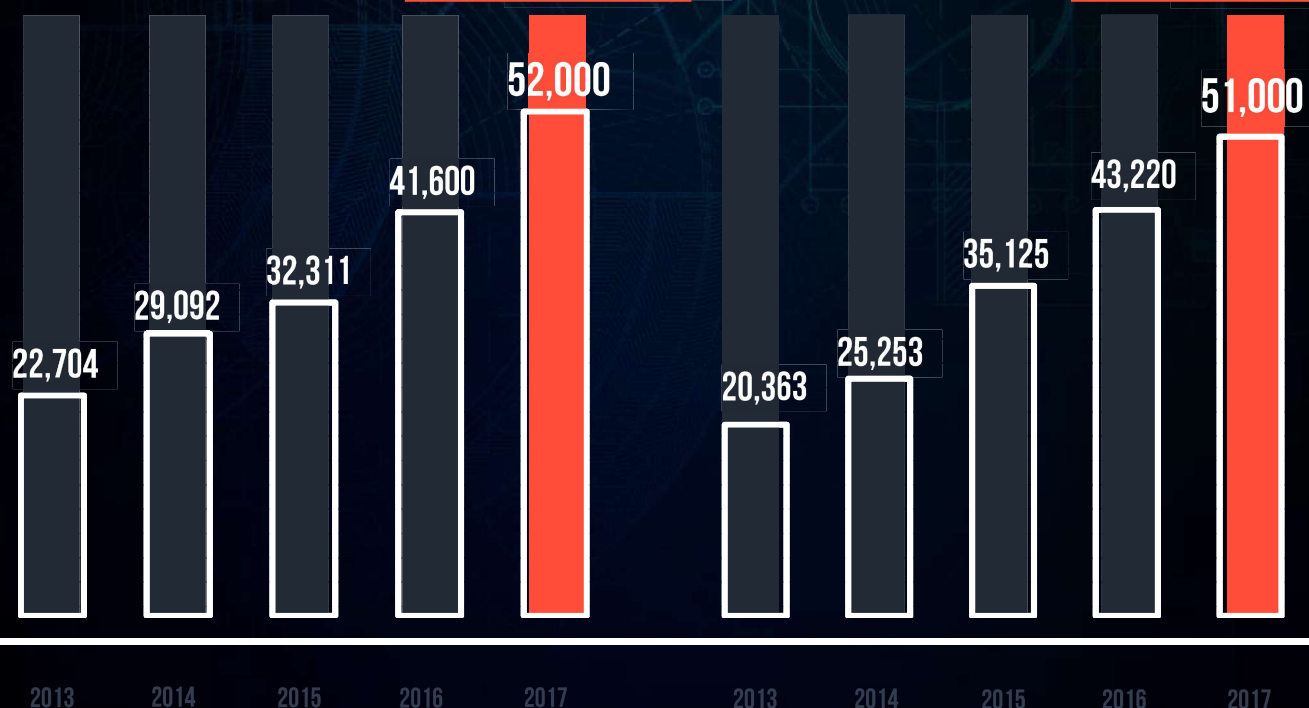
IT STATS

COL ORDERS AVE

▲ 25%

COL USERS AVE

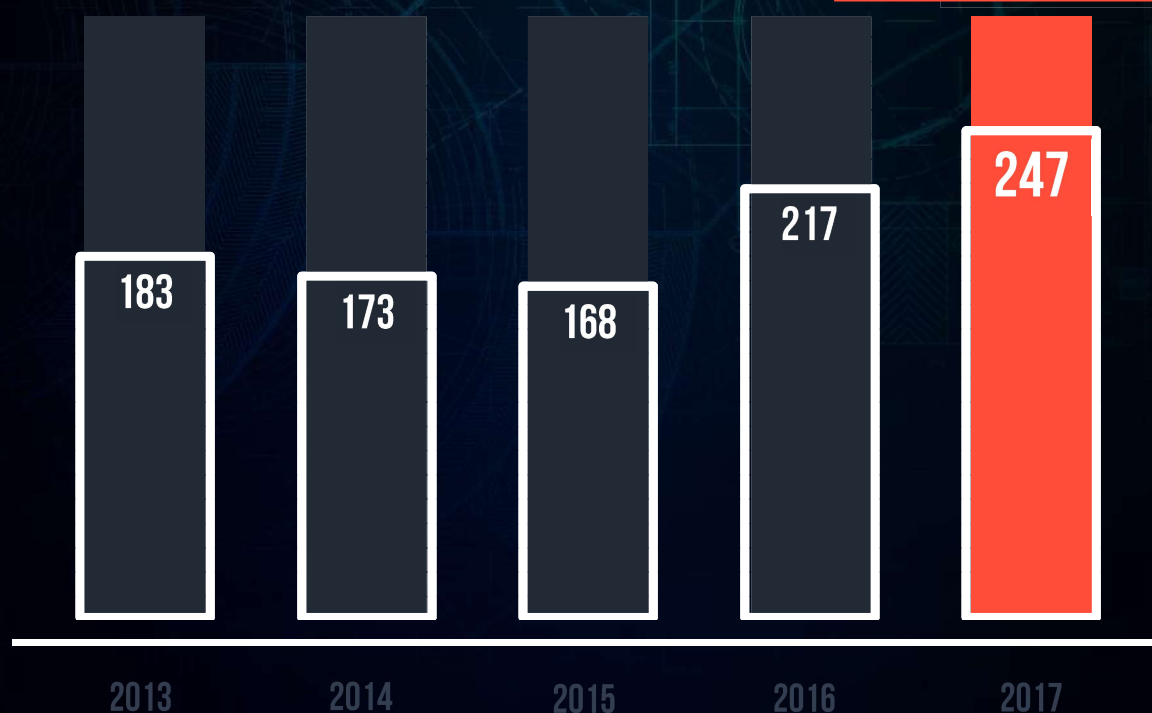
▲ 18%



ANNUAL VALUE TURNOVER

IN PHP BIL

▲ 13.1%



▶ MARKET SHARE

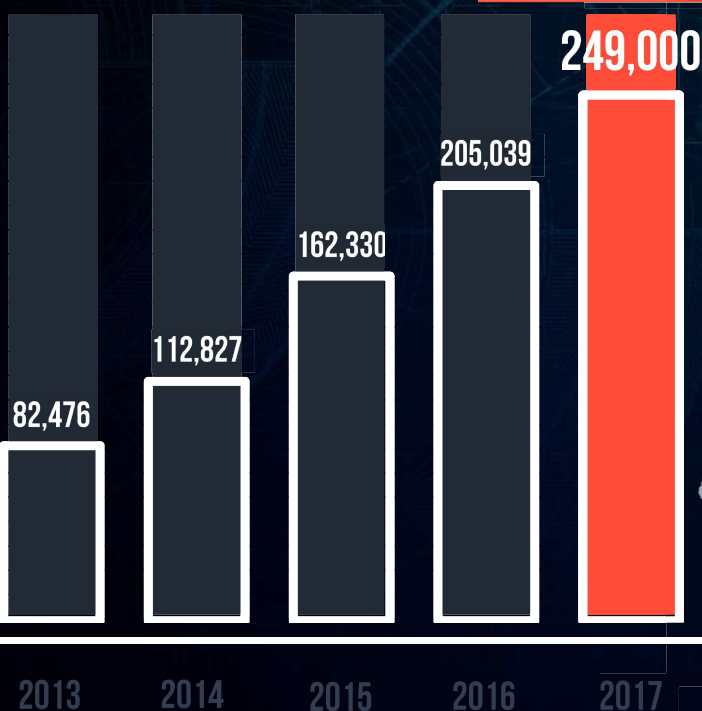
MARKET SHARE
6.3%

LOCAL SHARE
13.1%

RANK
#6

▶ NO. OF CUSTOMERS

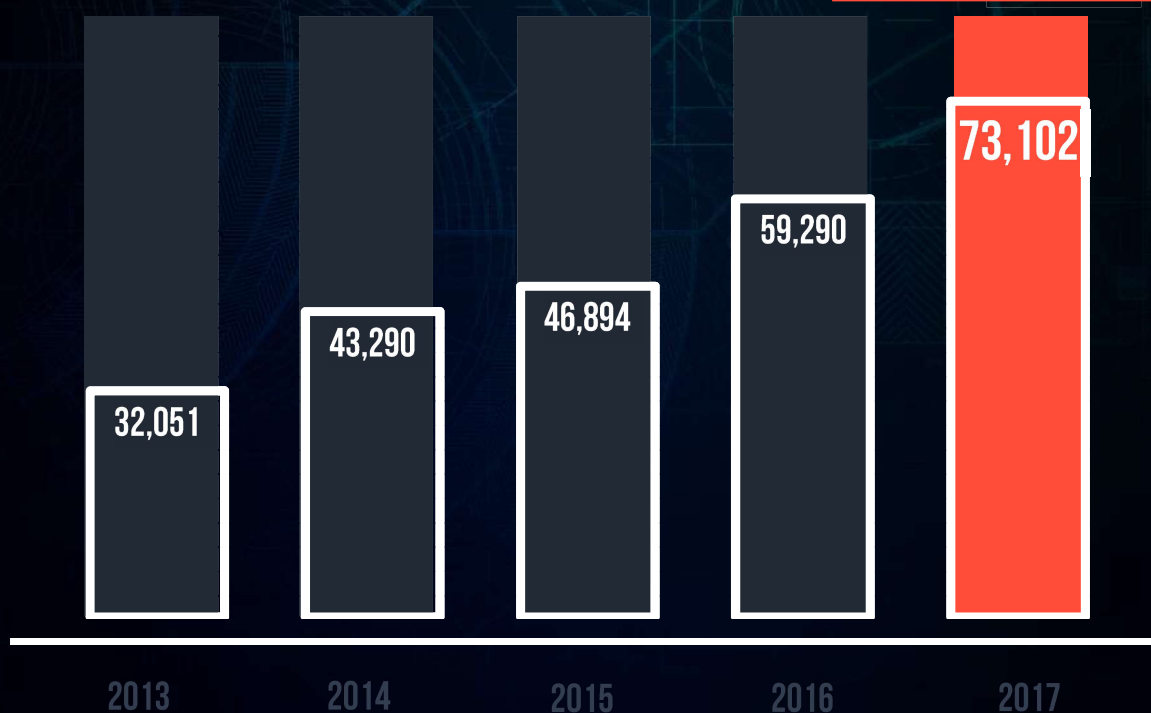
21%



▶ CLIENT ASSETS

IN PHP MIL

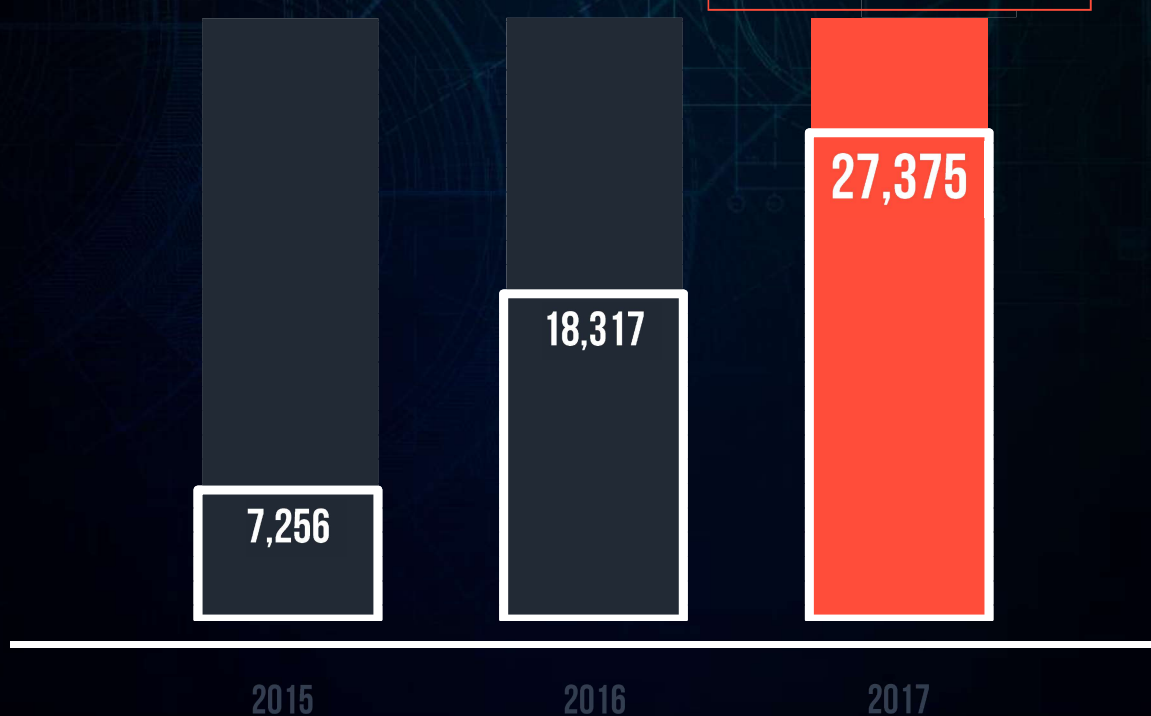
▲ 23%



▶ COL FUND SOURCE

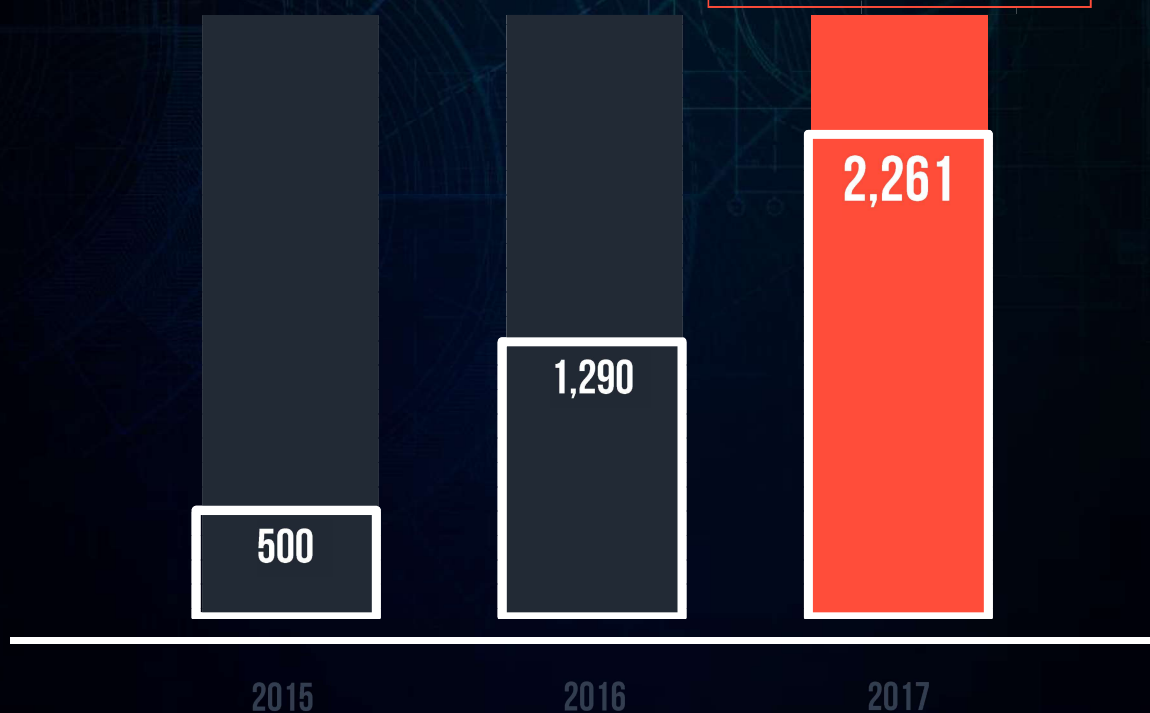
NUMBER OF CUSTOMERS

▲ 49%



► **COL FUND SOURCE**
ASSETS UNDER ADMINISTRATION
IN PHP MIL

▲ **75%**



DATA BREACH



2018 & Beyond



Empowering Filipinos

Smart investors

Platform within reach

Optimal investing experience

