

FIFTY YEARS OF BUILDING BRANDS



UNIVERSAL ROBINA
CORPORATION



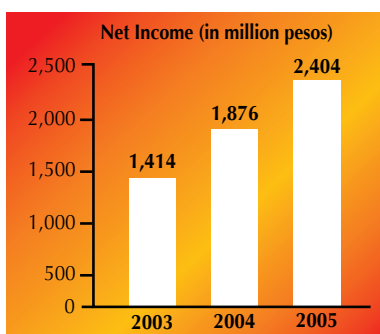
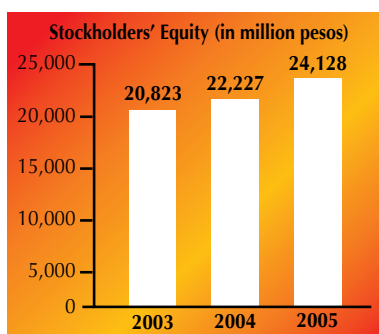
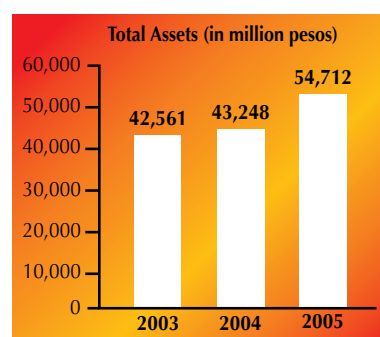
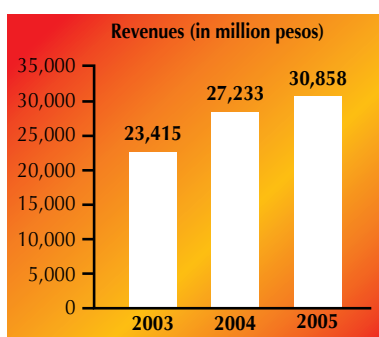
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FINANCIAL HIGHLIGHTS

(in million pesos, except per share and statistical data) Year Ended September 30 2005 vs. 2004

	2005	2004	2003		
NET SALES	₱ 30,858	₱ 27,233	₱ 23,415	₱ 3,625	13%
INCOME FROM OPERATIONS	2,461	2,055	1,488	406	20%
NET INCOME	2,404	1,876	1,414	528	28%
Total Assets	54,712	43,248	42,561	11,464	27%
Total Liabilities	29,636	19,928	20,578	9,708	49%
Stockholders' Equity	24,128	22,227	20,823	1,901	9%
Per Share					
Earnings	₱ 1.43	₱ 1.11	₱ 0.84	₱ 0.32	29%
Book Value	14.31	13.18	12.35	1.13	9%
Ratios					
Current Ratio	4.59:1	2.93:1	2.97:1		
Financial Debt to Equity Ratio	1.07:1	0.74:1	0.81:1		



MESSAGE FROM THE CHAIRMAN AND CHIEF EXECUTIVE OFFICER

Dear Stockholders,

We are pleased to report that your company, **Universal Robina Corp. (URC)** posted impressive performance for the fiscal year ended September 2005, underpinned by the Philippine economy's continued recovery. This was primarily due to the growth in the services sectors and the steady inflows of OFW remittances. The stable peso and low interest rates and absence of pandemics such as bird flu affecting other Asean countries, helped mitigate concerns brought about by rising fuel and raw material prices. The political crisis last year failed to dampen consumer and investors' confidence in the economy over the long term as confidence returned towards year-end. The Philippine food sector growth continued and your company benefited from this. In the Asean region, the sustained progress of the economies we are invested spurred in the growth of our brand in the region.

Becoming a Pan-Asian Multinational

Last year, URC embarked on plans to maintain its market leadership in the Philippines and to build its Jack n' Jill brand across the region. Your company believes that it can achieve its objectives, on the back of its principal strengths:

- URC has successfully built its Jack n' Jill brand in the Philippines. It is a market leader in its core branded food convenience segments, with stable revenues from a diverse range of consumer products.
- URC has established operations in Thailand, Malaysia, Indonesia, China, Hong Kong, Singapore and most recently in Vietnam. In Thailand, URC has attained leading market shares in some of its product categories.
- URC is the leader in product innovation,



successfully launching products to cater to the evolving consumer tastes. For example, URC launched C2, a green tea-based beverage product, in October 2004, which was one of the most successful new product launches in URC's history.

- URC has an extensive distribution network to serve the highly fragmented retail market in the Philippines, and is currently building its distribution network in the other Asean markets.
- URC continues to invest in the expansion of its manufacturing capacities, particularly in beverages.
- URC has an experienced management team with proven ability to execute a business plan and achieve results.
- URC has a strong financial position with low net debt to equity and sustainable cash flows.

Financial Performance

URC reported a 13.3% growth in net sales and services, increasing from PhP27.23 B to PhP30.86 B this fiscal year, driven primarily by the branded consumer foods division. The company's continuous efforts towards operating efficiency paid off, with EBIT growing by 19.7% to PhP2.46 B. EBITDA was registered at PhP7.03 B from PhP5.64 B, an increase of 24.6% and EBITDA margins improved to



AND THE PRESIDENT AND CHIEF OPERATING OFFICER

22.8% from 20.7% last fiscal year. Higher revenues and improved profitability resulted in the significant 28.2% growth of Net Income to PhP2.40 B in the fiscal year from PhP1.88 B.

Your company's financial position remained solid with stronger cash flows and low net debt to equity. Total assets increased to PhP54.71 B from PhP43.25 B last year, while Stockholder's equity rose to PhP24.13 B from last year's PhP22.23 B. Capital expenditures of PhP3.65 B was funded through available liquidity. Financial debt to equity ratio increased to 1.1:1 vis-à-vis last year's 0.7:1 with additional debt from the issue of a U.S.\$200 M bond in January 2005. URC also successfully re-entered the equity market with a follow on offering in the second quarter of the ensuing fiscal year.

URC's **Branded Consumer Foods Division**, performed well on resilient consumer spending, posting a significant 15.7% growth in revenues to PhP23.78 B. The Philippine operations excluding the packaging division, increased by 15.3% to PhP15.32 B, driven by consistent growths in the snack, grocery, exports categories and the exponential growth in beverages. The international operations also increased by 14.8% to PhP6.99 B, due to the growth in Thailand, Indonesia, Malaysia and

China. The packaging division also grew by 25.4% to PhP1.48 B. Operating Income for the branded foods division increased to PhP949 M from PhP898 M last year. However, EBIT margins slightly dipped on higher operating losses in our international operations due to currency devaluation in Indonesia and higher spending on advertising and promotional activities to support our expansion and the strengthening of our brands in the region.

The **Agro-Industrial Division** continued its strong performance, with revenues reaching PhP3.87 B, a 6.1% growth versus last year. The growth was primarily attributed to the 16.7% improvement of the animal feeds revenues driven by higher volumes and prices. Operating Income also increased by 12.0% to PhP524 M for 2005 on better gross margins resulting from higher selling prices.

Revenues of URC's **Commodity Foods Division** increased by 5.5% to PhP3.20 B in 2005 versus PhP3.03 B last year. The flour business posted a 12.7% increase in revenues to PhP2.5 B driven by strong volume growth. Revenues of the sugar group declined to PhP697 M, due to increased internal transfers to the branded consumer foods division. URC eliminates internal transfer sales from consolidated revenues. The gross revenue and margin improvements of commodity foods segment, resulted in a significant 43.3% operating income growth to PhP987 M in 2005 from PhP689 M last year.

Moving Forward

We believe that we are well on our way to achieving our objective of becoming a major regional player in the branded consumer food industry and further strengthening our dominant position in the Philippines. We have set out

the following plans in order to achieve these:

URC will continue to stamp its dominance in branded convenience foods in the Philippines. Since the segment is the largest earnings contributor, your company will be focused on consolidating and building on our market leadership in our core categories of snacks, chocolates, candies, biscuits and beverages. This we can achieve by maintaining our product innovation leadership, continually launching successful products to cater to changing customer's tastes and needs. We will also continue to take advantage of the goodwill created by Jack 'n Jill's master brand strategy on our different convenience food categories, having been widely recognized as a brand consumers can trust for good quality, great taste, good value and a fun convenient lifestyle.

We will continue to expand the international Branded Consumer Foods operations. International sales grew at a blistering pace with an annual growth rate of over 24% over the last 3 years and in highly populated markets such as Indonesia, Thailand and China, growth has been quite impressive at double digits. We are also encouraged by the improvement of the China operations brought about by a stronger management team, an acquisition in August 2005 of Aces, a winning instant cereal based snack brand and its established distribution network. URC will support the expansion of these markets that will improve margins as revenue run rates reach critical mass.

We will be a growth driver in the large and growing ready-to-drink beverage industry. The phenomenal sales of C2 over the 15 months compel us to focus our efforts in expanding the category and defending our first mover advantage. We have reason to believe that there is a permanent shift towards healthier non carbonated drinks. Our beverage lines are operating at full capacity, thus, a significant portion of our capital expenditures in FY 2006 will be allocated for the purchase of additional beverage lines.

We will further enlarge and strengthen our distribution network in the Philippines and in our regional operations. We are already using an exclusive third party regional distributorship

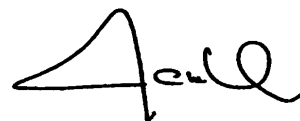
system domestically, with the hope that our directly serviced retail outlets will increase further, from only 40,000 in fiscal year 2004 to around 120,000 by the end of 2006.

We will be on the look out for strategic acquisition opportunities, especially for the branded consumer food group, both within the Philippines and internationally.

We will continue to take advantage of being vertically integrated by maximizing returns in the Agro-Industrial and Commodity Foods business and continuously fine-tuning its operations. Being vertically integrated, URC has pricing flexibility to meet changing product demand realities and cost pressures over our competitors, not just in the Philippines, but also across the region, where we can shift production to where demand is growing, and where costs are lowest. To support the expansion of our beverage category, we will invest in additional sugar milling capacity and a new refinery.

Appreciation

We would like to thank you, our shareholders and board members for your unwavering confidence and support. Our sincerest gratitude also goes to our dedicated workforce, our customers, suppliers and business partners. The level of trust and dedication you've shown for URC, its products and services, inspire and give us assurance that we can achieve further gains in the coming year, and weather any challenges that will come our way.



James L. Go

CHAIRMAN and
CHIEF EXECUTIVE OFFICER



Lance Y. Gokongwei

PRESIDENT and
CHIEF OPERATING OFFICER

BRANDED CONSUMER FOOD GROUP

URC PHILIPPINES

Universal Robina Corporation (URC) is one of the largest food product companies in the Philippines.

URC Philippines manufactures and distributes in the Philippines, as well as in other countries, a diverse array of salty snacks, chocolates, candies, biscuits and bakery products under the Jack n' Jill mega brand, a name long trusted by Filipino consumers. URC is a market leader or major player in these categories. It likewise manufactures and distributes beverages, noodles and tomato-based products in the Philippines.

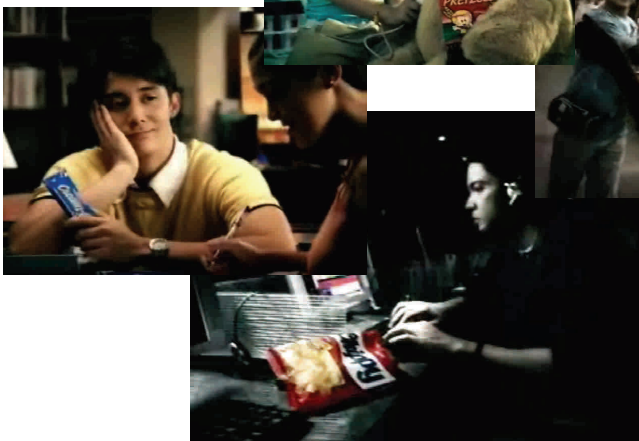
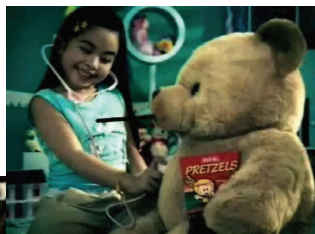
URC has 12 manufacturing facilities, all of which are ISO certified, and 13 warehouses in the Philippines.



Snacks

A brand synonymous to variety and flavor, Jack n' Jill makes life fun for the Filipino family. Jack n' Jill is a household name for salty snacks. The name is now included in chocolates, candies, biscuits and bakery products. Continuous product innovation, consistent quality, good value and an offer for fun and convenient lifestyle have made Jack n' Jill the brand of choice of Filipinos from all walks of life.

JACK n' JILL





Salty Snack Products

URC is a market leader in salty snacks.

- Fabricated Potato Piattos, Roller Coaster, Spuds
- Natural Potato Potato Chips, V-Cut
- Corn Chips Chippy, Mr. Chips, Taquitos, Tostillas
- Multi-Grain Nova
- Extruded/Pelletized Chiz Curls, Sea Crunch, Poppins

Biscuit Products

URC is one of the leading biscuit producers in the country.

- Crackers Magic Flakes Plain Crackers, Magic Flakes Cream-filled Sandwich, Magic Flakes Flavored Crackers, Pals
- Cookies Presto Creams, Cream-O, Rainbow Bites, Dewberry
- Wafers Hello!
- Pretzels Jack 'n Jill Choco Pretzel, Jack 'n Jill Knots, Jack 'n Jill Pretz Stix



Bakery Products

URC's bakery products include:

Quake Bars, Quake Cupps, Quake Rolls, Quake Layers.

Candy Products

URC is a market leader in candies.

- Hard Boiled MAXX, Dynamite
- Deposited X.O.
- Soft Star Fruits, Lush
- Lollipops Star Pops
- Marshmallows Wiggles
- Gummies/Jellies Jojo Gummies



Chocolate Products

URC is a market leader in chocolates.

- Enrobed Cloud 9, Big Bang, First Five, Chooley Choco, Chooley Toffee
- Panned Nips
- Moulded Tivoli Bites

Market Leaders in:

Snacks 44% Candies 43% Chocolates 23%

Beverage Products

URC has introduced several “firsts” in the Philippine beverage market starting with the first locally manufactured coffee blend, Blend 45 in the 1960s. Other pioneering efforts include: Great Taste Granules, the first concentrated coffee in the country; and Great Taste Mixes, the first complete 3-in-1 flavored coffee mix. In 2004, URC launched Refresh Mineral Water and Refresh Flavored Drink, the first ready-to-drink beverages uniquely packaged in convenient, lightweight polypropylene cup format and C2 Cool & Clean, the first locally manufactured green tea-based in handy PET bottles.





URC participates in strategic segments in the Philippine beverage market that complement its snack food and biscuit products.

- Coffee Great Taste Granules, Blend 45, Great Taste Premium
- Instant Coffee Mixes Great Taste Coffee Mixes
- Ready-to-Drink Coffee Great Taste Iced Coffee
- Creamer Cream All
- Juice in Cups Refresh Flavored Drink
- Ready-to-Drink Tea C2 Cool & Clean
- Water in Cups Refresh Mineral Water

Grocery Products



Nissin - URC

URC manufactures and markets instant noodles in cups and pouches, mainly through its joint venture with Nissin Food Products Co., Ltd.

- Pouch Noodles Payless Mami, Payless Pancit Canton, Nissin's Ramen, Nissin's Yakisoba, Nissin's Pancit Canton, Nissin's Sotanghon
- Cup Noodles Nissin's Cup Noodles, Nissin's Yakisoba, Nissin's Sotanghon

Hunts - URC

URC manufactures and markets tomato based products, mainly through its joint venture with Hunt-Wesson Inc. URC also manufactures and markets Swiss Miss products through this joint venture.

- Canned Beans Hunt's Pork and Beans, Hunt's Baked Beans
- Sauces Hunt's Tomato Sauce, Hunt's Spaghetti Sauce
- Tomato Paste Hunt's Tomato Paste
- Others Swiss Miss Complete Cocoa Mix, Swiss Miss Milk Shakes



URC INTERNATIONAL GROUP



URC has strengthened its foothold in the region as it presently operates in several Asian markets including Thailand, Malaysia, Indonesia, China, Hong Kong, Singapore and Vietnam. Products are continuously launched in each of its international markets, both from its existing portfolio and brands specifically formulated and branded for the local markets.

URC also maintains 6 manufacturing facilities internationally, including one in Vietnam, which commenced operations in June 2005.

The most established international operations of URC are in Thailand, Indonesia and Malaysia, which contributed more than 90% to the total revenues generated by the international operations of URC. Leading market share positions are attained in these countries in several product categories.

URC Vietnam started marketing and selling candies and snacks and will expand its product offering to wafers, biscuits and beverages.

In August 2005, URC bought "ACES" trademark from Acesfood Network Pte Ltd. ACES is a market leader in the Instant Cereal Beverage, and Oatmeal industries in China, and is an entrant into the instant coffee (and other instant beverage - e.g., soy milk, tea, sesame) business. ACES is being marketed in China. The purchase of the brand is a strategic move for URC in China as it allows improved distribution for its existing and growing product lines.



Candy Products

URC China, Thailand, Indonesia are major producers of candies. However, Thailand is tagged to be one of the major producers of candies in the region due to lower costs of glucose and sugar.

- Thailand XO, Dynamite, Lush, X-cite
- Malaysia Dynamite, Cloud 9 Candies
- Indonesia Dynamite, Alus, Lush,
- Singapore XO, Dynamite
- China Xoxo, Dynamite, Zwirl, Maxx, Lush
- Hong Kong XO, Dynamite
- Vietnam Dynamite

Salty Snack Products

URC holds market leadership in snack foods in Malaysia, Singapore and Indonesia through the Jack n Jill brand.

- Thailand Roller Coaster, Sea Crunch, TOR TAO
- Malaysia Roller Coaster, Potato Chips, Mr. Chips, Corn Curls, Jigs, Spuds, Nova
- Indonesia Roller Coaster, Piattos, Sea Crunch
- Singapore Roller Coaster, Potato Chips, Sea Crunch, Mr. Chips, Corn Curls, Jigs
- Hong Kong Roller Coaster, Potato Chips, Piattos, Jigs, Beef Crunchies, Spuds, Nova
- China Piattos, Potato Chips, Corn Sticks, Sea Crunch
- Vietnam Sea Crunch





Biscuit Products

URC Thailand manufactures and distributes biscuit products for the region. This is primarily due to the low costs of raw materials, particularly flour and sugar. URC Thailand is also the undisputed market leader in the biscuit segment with Fun-O.

- Thailand Cream-O, Fun-O, Cream-O Gold, Jack 'n Jill Crackers, Magic Butter Coconut, Magic Crackers, Dewberry
- Malaysia Cream-O
- Singapore Cream-O, Cream-O Gold, Dewberry
- Hong Kong Cream-O, Dewberry, Jack 'n Jill Biscuits

Wafers

URC Thailand, URC China and URC Malaysia manufacture and distribute wafers. URC Thailand maintains market leadership in wafers with the Lausanne and Tivoli brands.

- Thailand Tivoli, Lausanne Jumbo, Tivoli Twin
- Malaysia Cloud 9 Wafret
- Indonesia Cloud 9 Wafret
- Singapore Lausanne, Cloud 9 Wafret
- China Tivoli





Chocolate Products

URC Malaysia, Thailand and Indonesia are major exporters of chocolates, while in Singapore, chocolates are imported and sold domestically. URC Malaysia is primed to be the major chocolate supplier throughout Asia, including the Philippines due to favorable raw materials cost.

- Thailand Nips
- Malaysia Nips, Cloud 9
- Indonesia Choey Choco, Cloud 9
- Singapore Nips, Cloud 9

AGRO-INDUSTRIAL AND COMMODITY FOOD GROUPS

URC's Agro-Industrial & Commodity Food Groups are engaged in a wide range of industries including the production and distribution of animal feeds, glucose and soya products, hog and poultry farming, production and distribution of animal health products, flour and sugar milling and distribution.



Agro-Industrial Group



Universal Corn Products

- UCP produces and sells a variety of nutritionally balanced and cost effective animal feeds specially formulated for fish, hogs and poultry in the Philippines.
- The animal feeds are marketed and sold under the *Robina Starfeeds* brand name in pellet, crumbled or mashed form.
- UCP's animal feed mills in Manila and Cebu have a total milling capacity of 950 MT per day.
- UCP manufactures and sells liquid glucose, used in the making of candies and other confectionary products as well as soya products primarily used for animal feeds.

Robina Farms and Robichem

- The Robina Farms business breeds and sells hogs, broiler chicks and day-old layer chicks
- Robina Farms production facilities are located in Cebu, Rizal, Quezon City, Bulacan and Batangas.
- Robichem manufactures and sells a variety of animal health products for chickens, hogs and other livestock, such as feed additives, vitamins and antibacterials.
- Robichem distributes veterinary products for third parties.



Commodity Foods Group



URC Flour Division

- URC Flour Division produces and sells hard and soft flour and sold under the *Globe*, *Universal*, *White Rose* and *Sampaguita* brand names. URC also sells flour-milling by-products such as wheat germ, bran and pollard.
- URC Flour has 3 milling plants: CMC Pasig, CMC Davao and URC Flour Plant. The three plants has a combined milling capacity of 1,550 MT per day.
- As an added business, URC Flour Division manufactures and sells pasta products.
- In fiscal 2005, URC produced approximately 176,00 MT of flour and 10,000 MT of pasta.

SONEDCO/URSUMCO/CARSUMCO -division of URSUMCO

- URC Sugar Division operates 3 sugar mills and 2 refineries across the country with combined capacity of 17,000 tons cane milled per day and 17,000 bags refined per day, respectively.
- URSUMCO and CARSUMCO provides sugar cane milling and refining services, trades raw sugar and sells refined sugar and molasses. SONEDCO provides sugar cane milling services and trades raw sugar and molasses.



URC PACKAGING DIVISION



URC Packaging

- URC's Packaging Division manufactures and sells a variety of polypropylene based bi-axially oriented polypropylene ("BOPP") films, primarily used for packaging of various consumer products. In fiscal 2005, the packaging division produced more than 16,000 metric tons of BOPP films.
- URC's BOPP plant, located in Simlong, Batangas is equipped with Bruckner technology and has a rated capacity of 33,000 metric tons per annum.



JOHN L. GOKONGWEI, JR.
Chairman Emeritus

BOARD OF DIRECTORS



JAMES L. GO
Chairman and Chief Executive Officer



LANCE Y. GOKONGWEI
President and Chief Operating Officer



PATRICK HENRY C. GO
Vice President and Director



JOHNSON ROBERT G. GO, JR.
Director



FREDERICK D. GO
Director



OSCAR S. REYES
Director



ROBERT G. COYIUTO, JR.
Director



WILFRIDO E. SANCHEZ
Director

PHILIPPINE OPERATIONS BUSINESS UNIT GENERAL MANAGERS



BIENVENIDO S. BAUTISTA

*Executive Vice President and Managing Director
URC Branded Consumer Foods Group: Domestic*

BRANDED CONSUMER FOODS GROUP: DOMESTIC



BENEDICTO A. SANCHEZ

*Branded Consumer Foods Group
Snack Foods Division*



EDWIN S. TOTANES

*Branded Consumer Foods Group
Beverage Division*



VICTOR P. FERRIOLS

*Branded Consumer Foods Group
Nissin - URC*



RAMON G. MATRIANO

*Branded Consumer Foods Group
Hunts - URC*

**AGRO-INDUSTRIAL GROUP
COMMODITY GROUP
AND PACKAGING DIVISION**



WILLIAM F. LIM
Robina Farms



DANTE J. PALABRICA
Robina Farms



VINCENT HENRY C. GO
URC - Feeds Division



ELLISON DEAN C. LEE
URC - Flour Division



RENE P. CABATI
URC - Sugar Division



MICHAEL S. SHAU
URC - Packaging Division

INTERNATIONAL OPERATIONS BUSINESS UNIT GENERAL MANAGERS



PATRICK O. NG
*Executive Vice President and Managing Director
URC International*



EDGARDO T. VELASCO
*Vice President and
Regional Marketing Officer
URC International*



PREMCHAI NAVARASUCHITR
URC Thailand



LIM TAU HAN
URC Indonesia



GOH KIM
URC China and URC Hong Kong



ERROL A. TAN
URC Malaysia and URC Singapore



TRISTAN B. DE LA ROSA
URC Vietnam



BRIAN M. GO
Chief Finance Officer
URC China



STANLEY M.P. POON
Asst. Business Unit General Manager
URC Hong Kong

EXECUTIVE OFFICERS

James L. Go

Chairman and
Chief Executive Officer

Lance Y. Gokongwei

President and
Chief Operating Officer

Patrick Henry C. Go

Vice President and
Director

Bienvenido S. Bautista

Executive Vice President and
Managing Director
URC Branded Consumer Foods Group: Domestic

Patrick O. Ng

Executive Vice President and
Managing Director
URC International

Eugenie M.L. Villena

Senior Vice President -
Chief Financial Officer

Constante T. Santos

Senior Vice President -
Corporate Controller

Geraldo N. Florencio

Vice President -
Controller

Jeanette U. Yu

Vice President -
Treasurer

Rosalinda F. Rivera

Corporate Secretary

UNIVERSAL ROBINA CORPORATION

INTERNATIONAL

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URC Snack Foods (Malaysia) SDN BHD

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86-21-59903127
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PHILIPPINES

Branded Consumer Foods Group

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Robina Farms

GBF Technical Center,
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URC - Flour Division

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URSUMCO-CARSUMCO-SONEDCO

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Independent Public Accountants

Sycip, Gorres, Velayo & Co.
Certified Public Accountants
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Stock Transfer Agent

Bank of the Philippine Islands
16/F BPI Building
Ayala Ave. cor. Paseo de Roxas,
Makati City



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CORPORATION**

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Company*

