



March 17, 2010

THE PHILIPPINE STOCK EXCHANGE
Philippine Stock Exchange Centre
Exchange Road, Ortigas Center
Pasig City

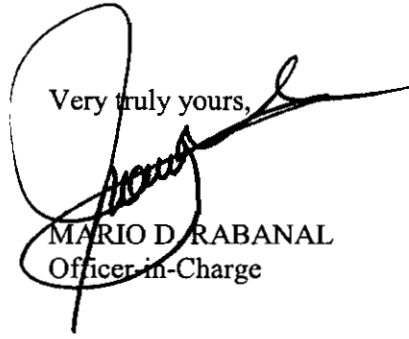
Attention: Ms. Janet A. Encarnacion
Head, Disclosure Department

Gentlemen:

Further to our disclosure on the approval by the Board of Directors of Banco De Oro Unibank, Inc. of the setting of the Annual Stockholders' Meeting of the Bank on May 28, 2010 and fixing of the record date on April 5, 2010, we are submitting herewith a copy of the Notice of Annual Meeting of Stockholders.

Thank you.

Very truly yours,



MARIO D. RABANAL
Officer-in-Charge

Encl: a/s

Banco De Oro
BDO Corporate Center
7899 Makati Avenue
Makati City 0726, Philippines
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www.bdo.com.ph

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NOTICE OF ANNUAL MEETING OF STOCKHOLDERS

Dear Stockholder:

Please be informed that the Annual Meeting of Stockholders of **BANCO DE ORO UNIBANK, INC. (BDO Unibank)** will be held at the Rizal Ballroom AB, Second Floor, Makati Shangri-La Hotel, Ayala Avenue, Makati City, on May 28, 2010, Friday, at 2:00 o'clock in the afternoon.

The Agenda of the meeting is as follows:

- I. Call to order
- II. Proof of notice and determination of existence of quorum
- III. Approval of the minutes of the previous annual meeting of stockholders held on May 29, 2009
- IV. President's report
- V. Approval and ratification of all acts of the Board of Directors and Management during their term of office
- VI. Election of Directors
- VII. Appointment of External Auditor
- VIII. Other Matters
- IX. Adjournment

Stockholders of record as of April 5, 2010 are entitled to vote at the annual stockholders' meeting.

Please bring any form of identification in order to facilitate registration.


EDMUNDO L. TAN
Corporate Secretary

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