



Via ODiSy

18 January 2010

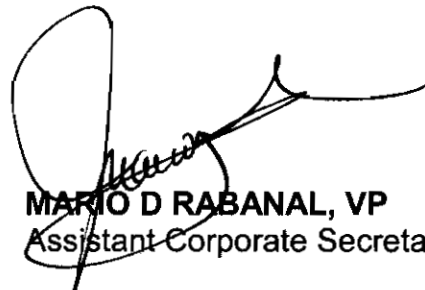
The PHILIPPINE STOCK EXCHANGE, INC.
Philippine Stock Exchange Center
Exchange Road, Ortigas Center
Pasig City

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

Gentlemen,

Attached is Banco De Oro Unibank, Inc.'s annual certificate of compliance with its Manual on Corporate Governance filed with the Securities & Exchange Commission pursuant to SEC Memorandum Circular No. 6, series of 2009.

Thank you.



MARIO D RABANAL, VP
Assistant Corporate Secretary

Msw tony

Banco De Oro
BDO Corporate Center
7899 Makati Avenue
Makati City 0726, Philippines
Swift Code: BNORPHMM
Tel +63(2) 840 7000

www.bdo.com.ph

We find ways



101142010000588



SECURITIES AND EXCHANGE COMMISSION

SEC Building, EDSA, Greenhills, Mandaluyong City, Metro Manila, Philippines
Tel: (632) 726-0931 to 39 Fax: (632) 725-5293 Email: mis@sec.gov.ph

Barcode Page

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Company Representative

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Company Information

SEC Registration No. 0000034001
Company Name BANCO DE ORO UNIBANK, INC.
Industry Classification
Company Type Stock Corporation

Document Information

Document ID 101142010000588
Document Type MANUAL ON CORPORATE GOVERNANCE
Document Code MCG
Period Covered January 14, 2010
No. of Days Late 0
Department CFD
Remarks certification

COVER SHEET I

SEC COPY

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S.E.C. Registration Number

BANCO DE ORO UNIBANK, INC.

(Company's Full Name)

BDO CORPORATE CENTER

7899 MAKATI AVENUE MAKATI CITY

(Business Address: No. Street/ City/ Town/ Province)

ANTONIO DELFIN P. ORTEGA

Contact Person

840-7000/LOC 2436

Company Telephone Number

Month Day

Fiscal Year

SEC FORM MCG-2002

FORM TYPE

N/A

Secondary License Type, If Applicable

Annual Meeting

C F D

Dept. Requiring this Doc.

Amended Articles Number/Section

Total Amount of Borrowings

Domestic

Foreign

To be accompanied by SEC Personnel concerned

File Number

Document I.D.

STAMPS

14 January 2010

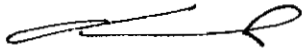
Atty. JUSTINA F. CALLANGAN
Director
Corporate Finance Department
Securities and Exchange Commission
SEC Building, EDSA Greenhills
Mandaluyong City, Metro Manila

Dear Atty. Callangan,

Pursuant to SEC Memorandum Circular No. 6, series 2009, we respectfully submit the bank's annual certification on the bank's compliance with its Manual on Corporate Governance as of 31 December 2009.

We hope you find the documents in order and in compliance with the said regulation.

Thank you very much.



VICTOR C. ARBOLEDA, SVP
Chief Compliance Officer

Msw tony

Banco De Oro
BDO Corporate Center
7899 Makati Avenue
Makati City 0726, Philippines
Swift Code: BNORPHMM
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SECURITIES AND EXCHANGE COMMISSION
SEC Form MCG - 2002

CERTIFICATE

I, VICTOR C. ARBOLEDA, of legal age and with office address at 14th Floor, BDO North Tower, BDO Corporate Center, 7899 Makati Avenue, Makati City, after being sworn in accordance with law, depose and state that:

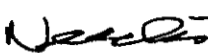
1. I am the incumbent Chief Compliance Officer of Banco de Oro Unibank, Inc. (the "Company"), a corporation duly organized and existing in accordance with laws of the Republic of the Philippines, with office address at BDO Corporate Center, 7899 Makati Avenue, Makati City, Philippines;
2. In 2009, the Company substantially adopted all the provision of the Manual on Corporate Governance (Model Corporation), as prescribed by SEC Memorandum Circular No. 6, Series of 2009;
3. I am issuing this Certificate in compliance with the requirement of the Securities and Exchange Commission on the annual reporting of the Company's compliance with the Manual on Corporate Governance.

JAN 12 2010

IN WITNESS WHEREOF, I have signed this Certificate this ___ day of January, 2010 at Makati, Philippines.


VICTOR C. ARBOLEDA
SVP / Chief Compliance Officer

Countersigned by:


NESTOR V. TAN
President

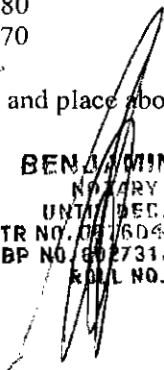
JAN 12 2010

SUBSCRIBED AND SWORN TO before me this ___ day of January 2010, at Makati, Philippines, affiant exhibiting to me their Tax identification Nos. as follows:

Name	TIN
Nestor V. Tan	903-578-380
Victor C. Arboleda	115-321-570

WITNESS my hand and notarial seal on the date and place above written

Doc. No. 155
Page No. 27
Book No. XXX
2010


BENJAMIN B. MATA
NOTARY PUBLIC
UNTIL DEC. 31, 2010
PTR NO. 0916047, JAN. 4, 2010
IBP NO. 802731, DEC. 14, 2009
RDIL NO. 11106