
Frequently Asked Questions

I. Corporate Information

- **What are BDO's core values and mission statement?**

Please refer to **Background** of the **About Us** section of this website for BDO's core values and mission statement.

- **What are BDO's major milestones?**

Please refer to the **IR** section of this website for BDO's major milestones.

- **What is BDO's ranking in the banking industry?**

As of 31 March 2010, BDO was the industry leader in terms of assets, trust assets, gross customer loans and deposits.

For more details, please refer to **Industry Rankings** of the **IR** section of this website.

- **Where is BDO's head office located?**

BDO Corporate Center is located at 7899 Makati Avenue, Makati City.

- **How many domestic branches does BDO have? Where can I find a list of your branches?**

As of 30 June 2010, BDO had 716 domestic operating branches and 1,372 ATMs.

Please refer to **Branches and ATMs** under the **Personal** section of this website for the complete list of names and contact details of BDO branches.

- **Do you have foreign branches? Where can I find a list of BDO's overseas offices?**

We have one foreign branch in Hong Kong and 19 remittance/representative offices operating in Asia, Europe and the United States.

For the complete list of BDO's overseas offices, please refer to **Background** of the **About Us** section of this website.

- **Where can I find a list of BDO's correspondent banks?**

Please refer to the **Investor Relations (IR)** section of this website for the Bank's list of correspondent banks together with its U.S. Patriot Act Certification and Wolfbergs Anti-Money Laundering Questionnaire.

- **Where can I find a list of BDO Subsidiaries and Affiliates?**

Please refer to **Background** of the **About Us** section of this website for the list of BDO Subsidiaries and Affiliates.

- **What awards and recognition were received by BDO?**

Please refer to **Background** of the **About Us** section of this website for the list of BDO Awards and Recognition.

- **Is BDO rated by international credit rating agencies?**

Yes, BDO is rated by international credit rating agencies Fitch Ratings, Moody's Investor Service and Standard & Poor's.

Details of latest BDO credit ratings are available under the **IR** section of this website.

- **Who is BDO's independent auditor?**

BDO's independent auditor is Punongbayan & Araullo, a member firm within Grant Thornton International Ltd.

II. Corporate Governance

- **What are BDO's Corporate Governance policies?**

Please refer to the **IR** section of this website for more details on BDO's Manual on Corporate Governance together with its Corporate Social Responsibility Programs, Audit Charter and Code of Conduct.

III. Board of Directors and Management

- **Who are the members of BDO's Board of Directors and what are their business experiences?**

Please refer to **Ownership, Board of Directors and Corporate Officers** for a list of BDO's Board of Directors and to the **Definitive Information Statement (DIS)** which expounds on their business experiences. Both are found under **Regulatory Filings/Reports** of the **IR** section of this website.

- **Who are the members of BDO's executive management and what are their business experiences?**

Please refer to the **Definitive Information Statement (DIS)** under **Regulatory Filings/Reports** of the **IR** section of this website for the list of BDO's executive management and their business experiences

IV. Stock Information

- **On what stock exchange is BDO listed and traded and what is its stock symbol?**

Banco De Oro Unibank, Inc. common shares of stock are listed and traded on the Philippine Stock Exchange under the symbol “BDO”.

- **What are the types of shares issued by BDO and what are their basic features?**

BDO’s capital stock is composed of common and preferred shares, both having a par value of P10.

BDO common shares have voting rights and participate in dividends. The Bank’s Series A preferred shares, on the other hand, are perpetual, voting, non-cumulative, and non-participating. These are convertible into common shares at market three years after issue date on 30 September 2008 (or on 30 September 2011). The dividend rate is at 6.5% per annum of the par value.

Holders of capital stock whether common or preferred, have no pre-emptive right to subscribe for or purchase any shares of any class.

For additional details on the features of the Bank’s preferred shares, please refer to **Note 19.3 of the 2009 Audited Financial Statements** available under **Regulatory Filings/ Reports** of the **IR** section of this website.

- **How much is BDO’s authorized capital stock? Of the authorized number of shares, how many are issued and outstanding?**

Upon the approval of the Securities and Exchange Commission (SEC) on 9 March 2010, BDO’s amended authorized capital stock is now composed of 4.5 billion common stock and 2 billion shares of preferred stock.

Following the US\$ 250 million capital raising program completed in April 2010 covering the issuance of 267,699,397 new common shares, BDO now has 2,607,437,907 issued and outstanding common shares. Issued and outstanding preferred shares remain at 500,000,000.

For additional details on the amended authorized capital stock and newly-issued common shares, please refer to **Official Disclosures** available under **Regulatory Filings/Reports** of the **IR** section of this website.

- **Where can I find current and historical BDO share price information?**

BDO’s current and historical share price information are available under **Market and Capital Information** of the **IR** section of this website where direct links are provided to relevant sections of the Philippine Stock Exchange (PSE) website.

- **How do I invest in BDO shares of stock?**

If you wish to buy BDO common shares, you must have a stockbroker who can execute this for you. A stockbroker is a person or a corporation authorized and licensed by the

Securities and Exchange Commission (SEC) and Philippine Stock Exchange (PSE) to trade securities.

BDO Securities Corporation, a wholly-owned stock brokerage subsidiary of the Bank, can assist you with stock trading. They can be reached through the following contact details:

Address: 20/F South Tower
BDO Corporate Center
7899 Makati Avenue, Makati City
Tel. (+632) 878-4155; 878-4125

V. Dividend Information

- **Does BDO pay dividends? What is the Bank's dividend policy?**

BDO has historically declared 25%-35% of prior year's net income as cash dividends. However, the Bank has no fixed dividend policy, with cash dividend declarations evaluated by the Bank's Board of Directors on an annual basis.

For more details on the Bank's dividend history, please refer to *Market and Capital Information* of the *IR* section of this website.

VI. Shareholders Information

- **Who do I contact for inquiries on dividend payments, account status, address changes, stock certificates and other pertinent matters about my shareholding?**

Inquiries of this nature relating to your shareholding should be directed to the Bank's stock transfer agent, *Stock Transfer Service, Inc. (STSI)* with the following contact details:

Address: 34th Floor, Unit D, Rufino Pacific Tower
6784 Ayala Avenue, Makati City
Tel.: (+632) 403-2410; 403-2412
Fax : (+632) 403-2414

- **Who are BDO's major shareholders?**

BDO's major shareholders are the SM Group, IFC (International Finance Corporation)/ IFC Capitalization Fund, Trans-Middle East Philippines Equities, Inc., GE Capital Philippines Investment Holdings, and United Overseas Bank, Ltd. (UOB).

For more details, please refer to *Ownership, Board of Directors and Corporate Officers* of the *IR* section of this website.

- **When is BDO's Annual Shareholders' Meeting?**

BDO's Annual Shareholders' Meeting is held during business hours on the last Friday of May of each year as provided in Sec. 14 of Article IV of the By-Laws.

VII. Financial Information

- **When does BDO report its financial results?**

In accordance with regulatory requirements, BDO reports to the Securities and Exchange Commission (SEC) interim financial results forty-five (45) days after the end of each quarter, while annual results are filed within 105 days after the end of the financial year.

- **What is the basis of preparation of BDO's financial statements?**

The financial statements of BDO are prepared in accordance with Financial Reporting Standards of the Philippines (FRSP) for banks.

For more details, please refer to **Note 2 of the 2009 Audited Financial Statements** available under **Regulatory Filings/ Reports** of the **IR** section of this website.

- **Where can I obtain information on BDO's latest financial results?**

BDO's latest and historical financial results in PDF are available under **Regulatory Filings/ Reports** of the **IR** section of this website.

- **Are BDO Annual Reports available online?**

BDO Annual Reports for the last three years are available for downloading under **Regulatory Filings/ Reports** of the **IR** section of this website.

VIII. Equitable PCI Bank (EPCIB) Stock Certificates

- **What happened to EPCIB stocks following the BDO-EPCIB merger in May 2007?**

The merger resulted in the conversion of 1 common share of EPCI to 1.8 BDO common shares.

- **What happens to old EPCIB stock certificates following the BDO-EPCIB merger in May 2007?**

All old EPCIB certificates should be replaced with new BDO certificates upon presentation of the following requirements:

- a) Old EPCIB stock certificates (not necessarily endorsed)

- b) Photocopy of 2 valid IDs of the shareholder on record or authorized representative
- c) In addition to a) and b) above, authorized representatives are required to present their representatives IDs and an original authorization letter signed by the shareholder on record.

You may contact BDO's stock transfer agent, ***Stock Transfer Service, Inc. (STSI)*** to assist you on this. Please refer to the contact details of our stock transfer agent provided in the earlier section on Shareholder Information.

- **What happens if there is a resulting fractional share of EPCIB stock upon conversion to BDO shares given a 1:1.8 exchange ratio?**

Any resulting fractional share shall be paid via check payable to the shareholder on record at the rate of P44.80 per 1 full share. Checks will be released together with the new BDO certificates.