

BDO Credit Ratings Date	S&P 1-Nov-10	Moody's 21-Jul-10	Fitch 23-Aug-11
Bank Financial Strength Rating (BFSR)/Individual Support Rating Viability Rating Support Floor Rating	D	D	C/D 3 bb BB
Foreign Currency Bank Deposits ^{1/} Issuer/Debt Rating Senior Unsecured Debt ^{2/} Outlook ^{1/}	BB- / B BB- Stable	Ba2 / NP Ba2 Stable	BB BB Stable
Local Currency Bank Deposits Long Term IDR Subordinated Debt	BB- / B B	Ba1 / NP	BB
National Long-Term Rating ^{1/} Moody's dated 15-June-11 ^{2/} Moody's dated 13-Oct-10 S&P dated 03-Nov-10 Fitch dated 31-Mar-11 Source: S&P, Moody's and Fitch			AA(phil)