



ATTUNED TO THE TIMES, WE ARE ALWAYS ON THE LOOKOUT FOR WHAT'S NEXT. **THINKING AHEAD TO GET YOU AHEAD**, WE SEE BEYOND EXISTING PRACTICES AND SURPASS IT WITH BANKING INNOVATION AND FINANCIAL SAVVY.

Corporate Profile

The product of a merger heralded as unprecedented in size and scale in Philippine banking, BDO today represents a firm consolidation of distinct strengths built over the years by the entities behind its history. More importantly, BDO goes beyond honoring its past; it continues to improve on its present, and moves with innovation and dynamism toward an even brighter future.

By thinking ahead to help its clients get ahead, by sharpening its strategic focus on its principal markets, and by providing increased value in its product and service offerings, BDO evolves from strength to greater strength.



2008 Annual Report

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CORPORATE MISSION

To be the preferred bank in every market we serve by consistently providing innovative products and flawless delivery of services, proactively reinventing ourselves to meet market demands, creating shareholders value through superior returns, cultivating in our people a sense of pride and ownership, and striving to be always better than what we are today...tomorrow.

CORE VALUES

Commitment to Customers

We are committed to deliver products and services that surpass customer expectations in value and every aspect of customer service, while remaining to be prudent and trustworthy stewards of their wealth.

Commitment to a Dynamic and Efficient Organization

We are committed to creating an organization that is flexible, responds to change and encourages innovation and creativity. We are committed to the process of continuous improvements in everything we do.

Commitment to Employees

We are committed to our employees' growth and development and we will nurture them in an environment where excellence, integrity, teamwork, professionalism and performance are valued above all else.

Commitment to Shareholders

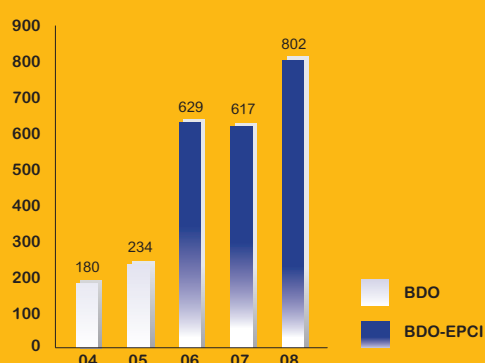
We are committed to provide our shareholders with superior returns over the long term.



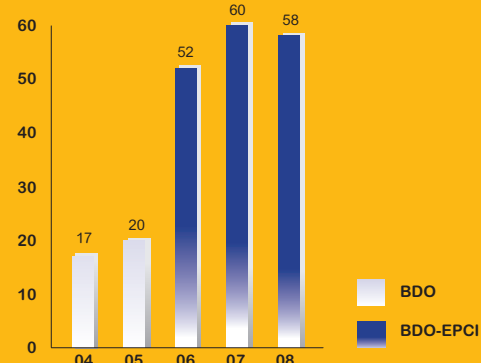
Financial Highlights

In Billion Pesos	2007	2008	% Change
Resources	617.2	802.0	30%
Gross Customer Loans	297.0	392.8	32%
Deposit Liabilities	445.4	636.8	43%
Capital Funds	60.3	57.8	-4%
Net Income	6.5	2.2	-67%

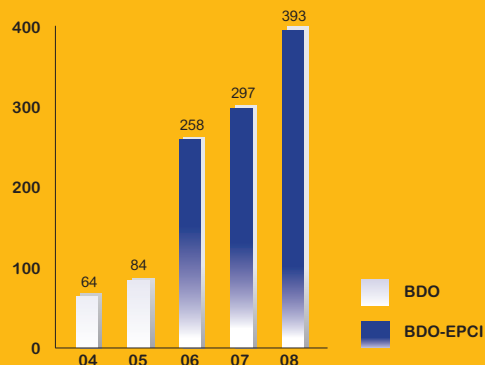
Resources
(in Billion Pesos)



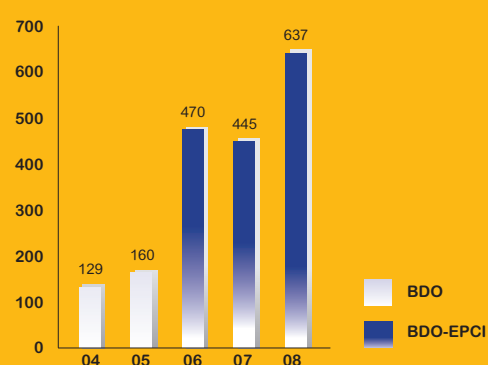
Capital Funds
(in Billion Pesos)



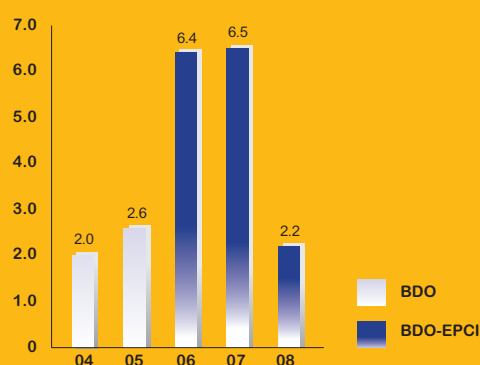
Gross Customer Loans
(in Billion Pesos)




Deposit Liabilities
(in Billion Pesos)



Net Income
(in Billion Pesos)





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OUR UNITY IN THE FACE OF
CHALLENGES WILL KEEP BDO
STRONG AND STABLE, AND EVER
PREPARED FOR THE EMERGING
DEMANDS OF THE FUTURE.”

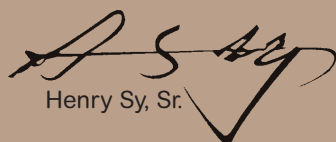
Message from the **Chairman Emeritus**

THE YEAR 2008 WAS AN EVENTFUL AND BUSY ONE FOR THE BDO GROUP. WE COMPLETED THE INTEGRATION OF BDO AND EPCI IN MAY 2008 PAVING THE WAY FOR BDO TO APPROACH THE MARKET AS ONE ENTITY WITH A UNIFIED SET OF PRODUCTS AND SERVICES. LATER IN THE YEAR, BDO MOVED UP THE RANKINGS TO BECOME THE LARGEST BANK IN THE COUNTRY. BARELY A YEAR AND A HALF INTO THE MERGER, WE ARE ALREADY SEEING ITS BENEFITS AS BDO IS STARTING TO BECOME A MAJOR PLAYER IN MOST OF ITS UNDERLYING BUSINESS LINES.

2008 was not without problems. Like most banks, the global financial crisis impacted negatively BDO's earnings. Despite these, however, the Bank still registered a commendable net income for the year and boasts a balance sheet that remains among the strongest in the industry. These recent events only highlight how resilient our Bank is in the face of adversity.

I have often said that my goal is to make BDO the best Bank. We continue to make good progress but we still have a lot of work ahead of us. Our success to date shows that we are clearly on the right path and I am confident that we have the elements in place to fulfill this ambition.

On behalf of my fellow shareholders, I thank the BDO family for the support and hard work that you continue to devote to the Bank. Our unity in the face of challenges will keep BDO strong and stable, and ever prepared for the emerging demands of the future.



Henry Sy, Sr.

A woman with short dark hair, wearing a dark pinstriped blazer, is seated at a wooden table. She is smiling and looking towards the camera. Her hands are resting on the table, with one hand slightly raised. The background is a dark, paneled wall.

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...WE WILL CONTINUE TO PLAN
FOR GROWTH BY LOOKING
FOR OPPORTUNITIES TO
SERVE OUR CLIENTS BETTER,
AND PROVIDING THEM WITH
THE CONVENIENCE TO DO
MOST OF THEIR FINANCIAL
TRANSACTIONS WITH US.”

Message from the **Chairperson**

2008 WAS MARKED BY A GLOBAL FINANCIAL CRISIS THAT AFFECTED MOST ECONOMIES ADVERSELY AND MOST SPECIFICALLY, THE BANKING SECTOR.

Recently, the global financial sector has been slowly heading towards recovery. Most economies are now gaining some financial stability through the assistance and stimulus plans of their respective governments, as well as the concerted action on the global platform.

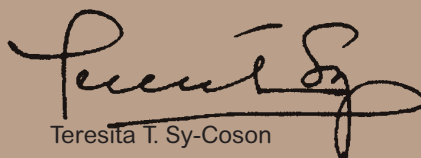
While the Philippines has been affected by the global financial crisis, it is relatively better off than most nations. As a service provider country, remittances continue to flow from our OFWs at a steady level and the BPO sector is still expanding. As a consumer led economy, most retail sales are still up. With the able fiscal and monetary management of the Bangko Sentral, the banks in the Philippines are relatively liquid.

Amidst this crisis, BDO's merger has provided us with the opportunity to expand on the previously existing assets of the 3 banks before the integration. It provided us with the platform to grow in 2008, finding ourselves in the number one position during the last two quarters of the year.

We grew despite the misstep in our investment in Lehman Brothers, which we have since provided for. Our balance sheet remains solid.

I am also happy to let you know that your Bank did not only grow bigger, but better. Our efforts were recognized by prestigious international publications like Euromoney, who cited us as the Best Bank in the Philippines; and FinanceAsia Magazine, who awarded us as the Best Wealth Management Investment House, Best Investment House, and Best Bond House.

With the issues of 2008 behind us, we can now focus on the future. Even as the global crisis unfolds, we will continue to plan for growth by looking for opportunities to serve our clients better, and providing them with the convenience to do most of their financial transactions with us. After all, at BDO, we find ways, and we will find ways to meet the challenges of 2009.



Teresita T. Sy-Coson



“

WE BELIEVE THAT SIZE
IS JUST A BY-PRODUCT
OF DOING WHAT WE DO,
RELATIVELY WELL.”

Message from the **President**

LOOKING BACK INTO THE YEAR JUST PASSED, WHAT DOMINATED THE SCENE WAS THE IMPACT OF THE GLOBAL FINANCIAL CRISIS ON THE WORLD ECONOMY. BDO WAS NOT SPARED AS THE BANK REGISTERED MIXED RESULTS IN ITS OPERATING PERFORMANCE FOR 2008.

We experienced substantially lower trading income due to mark-to-market revaluations and we also increased provisions to cover for potential losses from our exposure in the US financial sector. Mark-to-market revaluations alone reduced the Bank's net income by P2.9 billion and net asset value by P6.1 billion. Even with what may be considered one-off charges from a difficult economic environment, the Bank still registered a respectable net income of P2.2 billion for the year. Despite these developments, the Bank's balance sheet remains strong and among the best capitalized in its peer group, a testament to its ability to withstand great shocks in the market.

We should not, however, let the crisis overshadow the strategic progress we have made on our Bank. We completed operational integration of the BDO-EPCI merger in May 2008, less than a year from legal merger. The Bank is now operating as one entity with one face to the public and one set of services across the whole network. The consolidation created market-leading positions in most of the Bank's core business lines, including one of the largest branch networks in the country. The top line benefits of the merger were already apparent from the strong performance of the Bank's underlying lending, funding and service businesses. Despite the growth, asset quality improved as the Non-Performing Loan Ratio declined to 4% from 5.2% in 2007. On a net basis, BDO has now the lowest delinquency among its peer group.

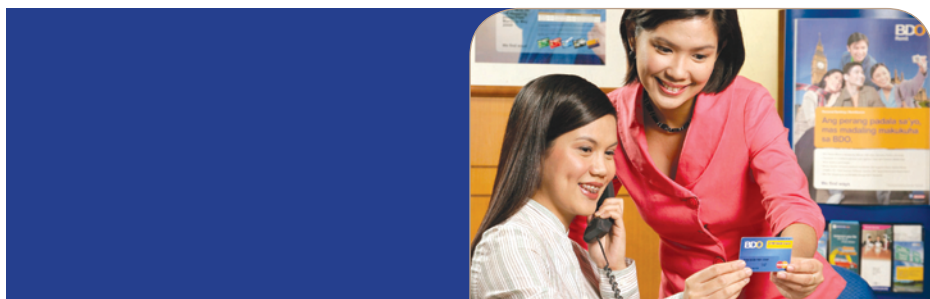
We also concluded the year with our Bank being ranked first in resources, trust assets, loans and deposits. While size was never the overriding objective for us, it gives market validation that we are on the right track in meeting the needs of our customers. We believe that size is just a by-product of doing what we do, relatively well.

Notwithstanding the mixed results of 2008, the foundations are now firmly in place to allow us to maximize the synergy brought about by our merger and our new place in the industry's competitive landscape. We still have a lot of work ahead of us, not the least of which is to realize fully the cost efficiencies of our expanded scale. We remain focused on keeping our clients and customers at the center of everything we do as we believe that will continue to be the driver of our future growth.

Our collective efforts have enabled us to ride through the 2008 financial storm and we thank you for continued support, trust and confidence during these difficult times. While 2009 may not present a substantially better economic climate, BDO is definitely in a much better shape to move forward during these uncertain times.



Nestor V. Tan



Review of 2008 Operations

Economic Environment & 2009 Outlook

THE PHILIPPINE ECONOMY REMAINED RESILIENT IN 2008. STRONG FUNDAMENTALS ENABLED IT TO WITHSTAND GLOBAL MACROECONOMIC HEADWINDS ARISING FROM RECORD OIL AND RICE PRICES THAT LED TO SPIKES IN INFLATION, AND A LIQUIDITY CRISIS THAT PUMMELED FINANCIAL MARKETS WORLDWIDE.

A record performance in 2007 gave the country its position of strength going into 2008. Foreign exchange reserves had been built up to record highs, providing a buffer against severe market volatility. The consumption-driven nature of the economy and the sustained growth in Overseas Filipino Worker (OFW) remittances shielded the country from a floundering external demand. The government actively pursued pump-priming activities to mitigate the impact of the global crisis, even as it kept its budget deficit below target. Moreover, the country's banking system remained in good shape, as evidenced by the banks' strong capital positions, declining non-performing loans, minimal exposure to toxic financial instruments, and the availability of domestic liquidity sources.

These positive factors cushioned the Philippines from the full adverse impact of the global challenges last year. The country managed a 4.6% rise in GDP, albeit slower than the record 7.2% expansion in 2007. Domestic demand, led by private consumption spending (+4.5%) and government expenditures (+4.3%), compensated for the negative export performance. On the production side, services remained the key driver with a 4.9% increase, contributing 2.4 percentage points to GDP growth. Meanwhile, net factor income from abroad, lifted by robust migrant dollar incomes, propelled GNP growth to 6.1% in 2008, from 8.0% in 2007.

INFLATION

Global commodity price surges sent the country's headline inflation rate accelerating to double-digits in

early 2008, before slowing down toward the end of the year. From 4.9% in January, the inflation rate rose to 8.3% YoY in April, as the rice shortage intensified amid accelerating global oil prices (the latter hit a record high \$147/barrel in July). By August, inflation peaked at 12.4% as it reflected the effects of wage and transport fare adjustments. Inflation decelerated toward the end of the year as global commodity prices fell on slowing demand, with the December headline rate moderating to 8%. The average inflation rate ended at 9.3% in 2008, a level managed in the context of a tumultuous year but far from the 2.8% recorded in 2007.

INTEREST RATES

Interest rates mirrored the movements in inflation. From a 3.7% average in January, the benchmark 91-day Treasury Bill jumped to 5.7% in July amid BSP policy rate hikes to manage inflation pressures; meanwhile, rates in the secondary market hit above 7% as inflation peaked. The BSP had raised its policy rates by a total of 100 bps from June to August 2008, bringing the overnight borrowing rate to 6% and the overnight lending rate to 8%.

However, subsiding inflation pressures during the latter part of the year prompted the BSP to revert to a more accommodative monetary policy, reducing banks' reserve requirements by 200 bps to 19% and cutting its key rates by 50 bps in December. By year-end, the benchmark rate had settled to 6.1%, resulting in an average 91-day T-Bill rate of 5.4% in 2008 or 200 bps higher than 3.4% in 2007.

“
THE PHILIPPINE ECONOMY IS
FORECAST TO WEATHER THE
STORM AS IT CONTINUES TO
DRAW ON ITS KEY STRENGTHS.”



FOREIGN EXCHANGE

Erratic movement and intermittent volatility characterized the currency markets in 2008, resulting in the peso's weaker performance vis-à-vis its record appreciation in 2007. The peso started the year strongly, breaching the P40 level in February. However, the appreciation was not sustained due to large capital outflows on heightened investor risk aversion to emerging markets. The peso ended the year at P47.48 from the end-2007 level of P41.40, representing a depreciation of 14.7%. The average stood at P44.47 in 2008 from P46.15 in 2007.

FISCAL PERFORMANCE

The government again stayed within its programmed deficit ceiling in 2008, as the actual deficit of P68.1 billion (-1% of GDP) was below the P75 billion target. The government's consistent performance was largely credited to one-off gains (e.g., privatization proceeds) that lifted total revenues, compensating for the lower tax collections due to the economic slowdown and tax relief granted to workers. Although much

higher than the P12.4 billion deficit in 2007, the budget gap in 2008 reflected the government's increased fiscal spending designed to mitigate the impact of the global crisis.

Outlook for 2009

The outlook for 2009 remains challenging as the Philippine economy feels the full brunt of the global slowdown. Weak consumption and employment trends are aggravated by slower external demand, dampening prospects for the country's export sector. Meanwhile, continuing market uncertainty and cautious investor sentiment stifle the inflow of both direct and portfolio foreign capital, adding pressure on the Peso. A deeper and longer global recession presents further risks to the country's growth prospects.

While these challenges serve to temper the outlook this year, the Philippine economy is forecast to weather the storm as it continues to draw on its key strengths. Domestic demand is expected to drive much of economic growth this year on the back of a stable consumer sector. Consumption spending should get a lift from an enhanced purchasing power on higher tax exemptions, decelerating inflation (seen lower on base effects and falling global commodity prices) and easing interest rates. A weaker Peso (translating to higher peso equivalent to a U.S. dollar) should compensate for the slower growth in OFW remittances in 2009. Meanwhile, the added stimulus from the government's expansionary budget and vital contribution from the country's active informal sector should stimulate economic activity and enable a respectable growth this year.

By drawing on its resilience and managing to attain growth amid the difficulties, the country should be able to look ahead and stand well-positioned for the expected global economic recovery in 2010.

Review of 2008 Operations

Operational Highlights



Having made progress through the operational integration process in 2007, BDO marshaled its resources towards completing this task in 2008. The goal was to present to the market the combined entity as one bank with a unified set of products. The path was long and difficult, and this was even made more complicated by the prevailing economic environment. However, the BDO organization proved itself prepared for the demands ahead.

As these reports from the different operating units indicate, the Bank attained more than harmonization in 2008; the benefits of the merger already became apparent in the 'top line' business development results. The remaining challenge is to translate these same benefits on the cost and efficiency side of the business.



“
IT CAN ONLY GET BETTER WITH
MORE BRANCHES.”

INTERMEDIATION ACTIVITIES

The Bank's lending and deposit-taking activities defied the gloomy scenarios as they registered industry leading growth numbers in resources, loans, deposits and assets under management while continuously improving loan delinquencies ratios. Given the expanded client base of the combined entity, the focus was primarily on preserving the Bank's long-term relationships and improving asset quality, ensuring that it is poised for action when the economic cycle turns.

● BUSINESS LENDING

The Institutional Banking Group (IBG) delivered a strong 48% increase in its business loan portfolio driven by a 55% increase in the corporate banking market and a 36% expansion in middle market lending. The Group's focus has been on expanding business with existing relationships, drawing upon its competitive edge from the combined entity's post-merger capabilities. Given its new balance sheet strength, IBG also partnered with BDO Capital and Investment Corp. to take an active role in large project finance transactions requiring syndicated facilities. These lending activities were complemented by local and offshore third-party funding sources which further improved asset spreads and risk profile.

The increase in the portfolio was broad-based and evident in most industries. Exposure grew the most in the utilities, food and beverage, financial services and transport industries, where industry restructuring initiatives have been most active. Traditional working capital lending was also boosted by the substantial rise in commodity prices giving rise to increased trade financing requirements.

BDO Leasing and Finance, Inc., the Bank's listed subsidiary, complemented the business lending activity as it continues to dominate its leasing and finance market niche. Total assets grew by 10% with operating revenues expanding by 14% compared to 2007 on the back of strong provincial expansion and aggressive market coverage. With capitalization standing at P4.5 billion, it firmly holds its position as the leader in the industry.

BDO emerges as the only bank in the country to issue all four credit card brands, namely MasterCard, American Express, Visa, and JCB.



● CONSUMER LENDING

The Consumer Lending loans portfolio expanded by 31% compared to the previous year on the back of strong growth from all its business lines. It now comprises 14% of the Bank's total loan portfolio.

Defying the global trend of weakened car sales, the Auto Loans business capitalized on the distribution capabilities of the Bank's extensive branch network to expand its business in key provincial areas. Complementing the branch activity were efforts to generate interest through alternative distribution channels such as the successful Deals On Wheels program. Overall, the auto loan business generated a 24% growth for the year.

The Home Loans business continues to be a major driver of consumer loan growth, registering a 48% annual growth for 2008. Fueling it were the group's strategic alliances with the major developers in the real estate industry. Coupled with a re-engineered origination and underwriting process, the Home Loans business is expected to be a major growth driver in the years to come.

On the unsecured side of the business, the portfolio of Personal Loans increased by 22%, aided by a focused marketing program applied in growing geographical provincial areas. The addition of the American Express Philippine card business expanded the BDO cardholder

base to over 800,000 cards. In terms of organic growth, the Bank's credit card issuing business also posted double-digit growth in portfolio size, now ranking 3rd in card receivable base and 2nd in card billings among the Philippine card issuers. The Bank's merchant acquiring business maintained its top position with the consolidation of the Equitable Card Network and American Express portfolios. The combined merchant base is the largest among credit card acquiring businesses, with BDO emerging as the only bank in the country to issue all four credit card brands, namely MasterCard, American Express, Visa, and JCB.

● BRANCH BANKING

The size and reach of the Bank's extensive branch network now serves as an effective distribution network for its banking services. Anchored on accessibility and convenience, the benefits of scale and branding were now very much apparent from the growth in the network's origination and deposit-taking activities. Deposits grew by 43%, bringing the average deposit per branch to almost a billion pesos.

Programmed steps were taken to strategically improve the Bank's distribution balance throughout the country. The conversion of EPCIBank branches, which started in July 2007, continued during the first half of 2008. By year-end, 41 branches of Equitable Savings





The Bank's Treasury Group continued to provide clients with competitive foreign exchange rates and financial instruments that enhanced their investment yield as well as hedged their foreign exchange and interest rate risk exposures.

Bank were likewise converted into BDO branches and re-deployed as appropriate. Additionally, 31 branches were opened in previously untapped areas, specifically in the provincial markets. The Bank's branch network stood at 665 by year-end 2008. Through a common legal entity, the Bank now has a uniform and consistent approach to the market nationwide, eschewing the traditional commercial bank/savings bank divide. Such a strategy simplifies client servicing, allows for a consistent set of services across all its distribution outlets and unifies branding and marketing efforts.

To maximize the Bank's service and presence, banking days and banking hours were extended. Where appropriate, branches are open during weekends, including Sundays. In addition, banking hours were likewise extended to as late as 7pm in mall branches. These innovations, along with a solid service culture in the branches, clearly demonstrate the BDO slogan, "We Find Ways."

● TREASURY

Having braced itself for a volatile year, BDO has had to face the effects of the financial crisis head-on. From mark-to-market impact to credit concerns to capital planning, the Treasury group had to balance its strategy - from being defensive and conservative on one hand to being supportive of asset growth on the other. Throughout this process however, Treasury maintained the Bank's strong financial position and ended the year on strong footing to take advantage of the opportunities in 2009. It continued to be recognized as one of the Best Performing Government Securities Eligible Dealers both in the primary and secondary markets. On the foreign exchange side, BDO was among the top five most active market participants. And for the second straight year, Asiamoney Polls named Banco De Oro Unibank, Inc. as the Best Domestic Provider of FX Services.

In support of the Bank's goals for 2008, the Treasury Group continued to



provide clients with competitive foreign exchange rates and financial instruments that enhanced their investment yield as well as hedged their foreign exchange and interest rate risk exposures. The past year also called for a concerted effort to upgrade the treasury system and expand its transaction coverage as the Bank worked for the renewal of its derivatives license. It expects a successful migration to OPICS Plus in early 2009.

The Treasury Group remains committed to maintain its status as one of the top players in the foreign exchange and fixed income markets. It will also continue to be mindful of market conditions as it pursues profitable capital market opportunities.

SERVICE-BASED ACTIVITIES

Realizing that banking is now a multi-faceted business, BDO recognized early the importance of service businesses as an important contributor to fee income. Its emphasis on these businesses has been increased efficiency, product and service competitiveness, and market-responsiveness to change. Slow but steady, these service businesses generate substantial fee income to provide a cushion to the Bank's earnings throughout an economic cycle.

● TRUST AND INVESTMENTS

The Bank's Trust and Investments Group continues with its growth momentum, capping the year with P338.2 billion in assets under management. Despite the market volatility of the financial markets, the group managed a healthy growth rate of 23% from last year's level. As a result, it garnered a 25% share of the domestic trust business and led in the pooled funds category as its Unit Investment Trust Funds took a 31% market share.

Its success was made more meaningful as it was driven by a good mix of retail and institutional business as well as ready-made and customized portfolios.

The Group's performance was evident in its top ranking in the 95th Watson Wyatt Survey on Investment Performance of Retirement Funds in the Philippines under the All Trusteed Funds category for Investment Managers handling at least five funds. Furthermore, in an independent study, the BDO Peso Money Market Fund was awarded by MoneySense Magazine as "Best Value for Money" based on its 2008 performance.

The Bank is poised to preserve these gains by continuing to tailor its comprehensive array of trust and investment products and services to meet the diverse and evolving needs of its clients.

● PRIVATE BANKING

An extremely volatile and challenging global financial environment presented both a problem and an opportunity for the Bank's private banking business. BDO Private Bank saw net interest income remain flat at P444 million, as net interest margins narrowed during the year. Its reported net income dropped to P101.9 million for the year as it was affected by mark-to-market revaluations.

On the positive side, BDO Private Bank's value during difficult times became more apparent. Total assets grew by 49% year-on-year to P36.6 billion while total assets under management (AUM) jumped 36%. The Bank also expanded its distribution network and staff to service a growing client base with the opening of several client servicing offices nationwide. These successes have not been unnoticed by the investing community as BDO Private Bank was awarded Best Private Bank in the Philippines by FinanceAsia and Best Private Wealth Management House in the Philippines by Alpha Southeast Asia in 2008.



“
REACHING MORE
PEOPLE WORLDWIDE.”



● INSURANCE – BROKERAGE & BANCASSURANCE

BDO's foray into the insurance business is driven through its subsidiary, BDO Insurance Brokers, Inc. (BDOL) and its Bancassurance partnerships with Generali Pilipinas and Philam Equitable Life Assurance Corp. (PELAC).

2008 saw a significant leap in Bancassurance premiums through the brisk sales of Variable Life Products by PELAC and later in the year, of traditional products with Generali. The combined efforts of PELAC and Generali yielded a 19% growth in total premiums notwithstanding the integration efforts still in progress throughout most of the year.

Non-life business grew by 34% for the year, boosted mainly by increased business from middle market clients. Looking ahead, BDOL plans to redirect and strengthen its efforts in the non-life business by focusing on growing its middle market, employee benefits, and consumer segments.

● INVESTMENT BANKING

Even as the markets slowed due to unfavorable conditions, BDO's investment banking subsidiary, BDO Capital & Investment Corporation, remained an active player in the capital markets. It participated as joint issue manager and/or domestic lead underwriter in the year's two Global Initial Public Offerings (Pepsi Cola Products Phils., Inc. and San Miguel Brewery, Inc.) and two preferred shares issues (First Philippine Holdings Corp. and Ayala Corp.), totaling P21.8 billion (USD496 million).

BDO Capital also lead managed a total of P83.3 billion (USD1.8 billion) of notes, bonds, and loans for several corporate entities, including, among others, Fortune Tobacco Corp., Maynilad Water Services, Inc., Metro Pacific Investments Corp., Philippine Airlines, and

SN Aboitiz Power-Benguet, Inc. Moreover, it participated either as selling agent or underwriter in government and corporate fixed-income issuances totaling P88.5 billion (USD2.0 billion).

Its performance earned for BDO Capital the continued recognition of international publications, including the following: Best Investment Bank and Best Bond House in the Philippines by Finance Asia; Best Equity House and Best Debt House in the Philippines by Asiamoney; Best Domestic Investment Bank and Best Equity House in the Philippines by The Asset Magazine; and Best Investment Bank, Best Bond House and Best Equity House in the Philippines by Alpha Southeast Asia.

● CASH MANAGEMENT & ELECTRONIC BANKING

Running a business around payments and information processing, the Transaction Banking Group (TBG) services both the retail (electronic banking) and corporate (cash management) segments.

The electronic banking business registered a 31% growth in revenues driven by the expanded client base and branch network of the Bank. On the other hand, the cash management business reported a hefty 245% increase in mandates. The highlight for the year was the activation of the Bills Payment facility for US Non-Immigrant Visa fees, which gives US visa applicants the convenience of BDO's nationwide payment acceptance as well as the longest banking hours in the industry.

Heralding TBG's banner year were awards from prestigious international publications Asiamoney and Alpha Southeast Asia, which named BDO as the Best Local Currency Cash Management Bank and Best Cash Management Bank in the country, respectively. Mastercard Worldwide also cited TBG's Cash Card as the Best Prepaid Program for their Smart Money Co-Branded Card product and on the local front, the Social Security System recognized BDO as Best Collecting Commercial Bank for the second consecutive year.

● REMITTANCE

Notwithstanding worries over a decline in OFW remittances as an effect of the global crisis, the Remittance unit continued to focus its efforts on expanding its network of domestic and international partners. These yielded a 23% growth in OFW revenue as well an 8% increase in US dollar volume in 2008, while transactions from the Bank's remittance business improved by 9%.

The unit's international remittance network now comprises thousands of combined BDO remittance offices, remittance partners, and agent locations in Asia, the Middle East, North America, and Europe. Cash pick-up locations in the Philippines also increased to over 3,000. Aside from BDO branches, remittance pick-up transactions are served at SM retail outlets and major financial service providers such as pawnshops and rural



To maximize the Bank's service and presence, banking days and banking hours were extended.



banks. Partnerships with these financial providers now include Cebuana Lhuillier, M. Lhuillier, Enterprise Bank and Peninsula Rural Bank. These origination and distribution networks were complemented by major marketing events both locally and overseas.

RISK MANAGEMENT

The year 2008 brought to the fore the imperative for prudent risk management, especially in light of increasing concerns over the slowdown in the world economy. The Bank's Credit and Risk Management Group (CRMG) took on the responsibility of adopting the Bank's risk management system and processes to meet the demands of the times for the short term and the sustainability of business for the long term.

● CREDIT AND REMEDIAL MANAGEMENT

CRMG's credit task for 2008 was a delicate balance between harmonizing the merged Bank's credit policies, procedures and guidelines while simultaneously being responsive to the global economic uncertainties. Realizing that the business of banking is about taking calculated risks and not avoiding it, the group provides a healthy second opinion on credit exposures put forward by lending units. Through rapid portfolio reviews, financial due diligence and scenario analyses, the group is able to assist the lending units by highlighting vulnerabilities and strengths of industries as well as the potential winners and losers within those industries.

On a policy level, the group constantly updates the Bank's credit policies to cope with changes in economic conditions and tools of the trade.

CRMG's remedial management function was also able to reduce Non-Performing Loans by close to P3.0 billion through collections, restructuring and settlements through dacion or foreclosures. Frequent progress review of problem accounts and time-bound work-out plans contribute to quicker turnaround and resolution.



“PUTTING VALUE ON PERFORMANCE.”

● MARKET AND LIQUIDITY RISK MANAGEMENT

CRMG's market and liquidity risk management function completed integration of the BDO Group subsidiaries into an integrated risk management infrastructure. Methodologies to capture and analyze all material sources of market and liquidity risks were implemented across all financial portfolios.

The major principles behind the Bank's liquidity management include the regular measurement of the Bank's liquidity risk under both Business-As-Usual (BAU) and stress conditions; the significant role of the Asset Liability Management Committee (ALCO) in enforcing the Bank's liquidity management policy; and the establishment of a contingency plan for liquidity pressures that may arise from unexpected internal or financial market developments.

For market risk management, the key measures used by the Bank are the Value-at-Risk (VaR) for the trading book and Earnings-at-Risk (EaR) for the accrual book. VaR is a statistical estimate of the maximum possible loss on a given trading position within a given time while EaR is a measure of likely earnings volatility for accrual portfolios calculated as the change in income over the next 12 months. Stress testing – an essential part of the measurement procedure not only for liquidity risk management but also for market risk management – played a critical part in the market and liquidity risk calculations during the volatile year.

● OPERATING RISK MANAGEMENT

Following a roll-out of the BDO Operational Risk Management Framework, workshops continued with management and their operational risk coordinators to promote risk consciousness and instill the discipline of risk identification, assessment and mitigation, especially in the areas of business continuity, information security, legal and regulatory compliance, outsourcing and complaints/feedback management. Operational risk compliance is a dynamic process that continues to be driven at the business line level under strict guidelines and reporting mechanisms handled by CRMG.

In 2008, the Bank approved its Health, Social and Environment (HSE) Policy for implementation, underscoring the Bank's corporate responsibility to its customers, employees, and the community. Going into 2009, the Bank will focus on risk management tools starting with the set-up of a loss database consistent with Basel II definitions, and the launch of the assessment process using Key Risk Indicators (KRI) and Key Controls Self-Assessment (KCSA) as alerts for operational risk vulnerabilities.

● ASSET MANAGEMENT

The Bank's Asset Management Group is responsible for maintaining and disposing of the Bank's acquired assets. Total disposals for 2008 totaled P4 billion with a good mix of commercial properties, residential properties and chattels.

The group retooled its marketing and sales organization, ventured into cost-effective marketing campaigns, and launched a publication, Asset Magazine, to boost awareness of the Bank's saleable properties. Sales network was also expanded, focusing on big-ticket items and subdivision properties. Where sale is not an immediate option, lease strategies are being put in place to defray maintenance expenses and contribute additional income to the Bank.

SERVICE AND SUPPORT INITIATIVES

Undoubtedly critical to the success of the Bank in general and of the integration process in particular was the support of the Bank's service and support units. These include the human resources (HR), information technology (IT), central operations (COG), compliance and corporate marketing functions.

● HUMAN RESOURCE

Following through on the post-merger thrust to shape and solidify a 'One BDO' culture, the HR function focused on harmonizing HR processes and systems, re-engineered the employee acquisition process and launched a broad orientation program anchored on the principles of 'We Find Ways' – a formidable challenge in an 18,000-strong organization.

HR's key priorities in 2008 were the implementation of a robust employee acquisition program to support business plans as well as enhanced technical training programs to align and upgrade employee skills with business requirements. The group also directed the seamless migration of subsidiaries' HR processes towards a centralized HR service delivery system, specifically in recruitment, benefits management, and payroll services. Behind the scenes, systems enhancement was undertaken as well to support employee database management for manpower planning, performance management, and employee payroll.

● INFORMATION TECHNOLOGY

Most evident in the Bank's efforts to build a system primed for the challenges ahead was information technology. IT's mandate for 2008 were anchored on seamless integration, capacity planning, security enhancements and organizational development.

Integration and capacity planning were completed without much of the issues confronting big conversions. IT completed the migration of EPCIB, ESB and AMEX branches to BDO systems. Branch and offsite ATMs were converted as well as all electronic channels such as internet, corporate, and telephone banking services. ECN's JCB and Mastercard card bases were converted to the

BDO Rewards underwent significant enhancements in 2008.



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THINKING AHEAD TO
BENEFIT ITS LOYAL
CLIENTS.”

BDO system. Moreover, applications were consolidated and hardware and software upgrades were implemented to ensure the stability of BDO systems in spite of increased transaction volumes.

The conversion of system users to the BDO infrastructure translated into significant savings on previously outsourced IT services. IT will continue to support the process improvement and cost efficiency projects under integration, bearing in mind that technology remains a powerful tool in BDO's sustained expansion.

● CORPORATE MARKETING

The corporate marketing function handles the institutional marketing for the BDO Group, ensuring consistency in branding approach and budget allocation. The corporate marketing group also handles the BDO Rewards program.

2008 saw the extension of BDO's branding campaign, showing more consistency, order and focus in the Bank's marketing thrust. One Bank, one face, one service is the battle cry for the integration. All of these would not have been appreciated without a coherent marketing campaign orchestrated by the group.

BDO Rewards, the Bank's loyalty program that was introduced to clients in 2005, underwent significant enhancements in 2008. Already a far-reaching service in that it comprises most of the banking transactions in BDO and all purchases from SM Group, BDO Rewards showed once again how the Bank thinks ahead to benefit its loyal clients.

Among the enhancements is a four-tiered scheme that effectively rewards members as it takes into account the total value of their business with BDO. These four tiers are Emerald, Ruby, Sapphire, and ultimately Diamond – the higher the tier, the more benefits enjoyed by the client from the Bank as well as from SM and its affiliates.

● CENTRAL OPERATIONS AND COMPLIANCE

The heart of all the integration and operation of the Bank are the operating and control functions. While largely unseen, they play a major role in the integration process and the efficiency of the Bank. In 2008, the objective was harmonization and indeed, these functions carried the day as integration went smoothly and in no time, the residual problems – floats, customer service issues and service consistency – were all under control. 2009 will become an important year for these functions as the Bank starts to re-engineer all of these to reflect the size, requirements and growth potential of the combined entity.

CORPORATE SOCIAL RESPONSIBILITY

The Bank established the BDO Foundation Inc. as its corporate social responsibility (CSR) arm and channel for its internal and external outreach program. It aims to respond to the needs of the marginalized sector of society

for decent shelter, sustainable livelihood and practical education.

As one of the highlights for the year, it donated land to the City of Taguig valued at P17 million for site development. Partnering with Gawad Kalinga Foundation Inc., it aims to build the social infrastructure and community for the informal settlers in the area.

BDO Foundation also donated P12 million for the construction of a micro-finance center in Laguna for the CARD MRI (Center for Agriculture and Rural Development-Mutually Reinforcing Institutions) Development Institute. The partnership with CARD-MRI aims to train people on using micro-finance and livelihood skills to help them alleviate poverty and develop the economic potentials of the countryside.

On a smaller scale, it also donated P1.5 million to a school in Cebu for building an audio-visual room.

In a move to integrate its CSR programs in the Bank's business, it launched the BDO Volunteer Program, generating over six hundred employee sign-ups in its maiden year. The program, which is aligned to BDO's mission and core values, aims to develop volunteerism as a BDO lifestyle.

The BDO Volunteer Program is divided into four basic activities: BDO Speakers Bureau, for conducting lecture series; BDO Skills Trainers, for facilitating arts and crafts training sessions; BDO Community Builders, for assistance in developing communities, and; BDO Fund Raisers for assistance in fund-raising to support the Foundation's initiatives.

Ultimately, the Bank through BDO Foundation Inc. aims to be a major catalyst in the creation of opportunities for the under-privileged and in the country's socio-economic development.

SUMMARY

The year 2008 was a busy year and a year marked with mixed results. The financial crisis took its toll on the Bank's performance as mark-to-market losses and credit provisioning impacted negatively its net income. Despite these setbacks however, the organization continued to respond with zeal, creativity and determination. Beyond the headline numbers is an organization taking major strides in its ambition to be considered the best bank in the industry. Integration was completed in record time. Business development results continue to impress despite the integration process, a testament to the soundness of the business case behind the merger. Major investments in facilities, branches, technology and organization have already been put in place.

The accomplishments of the past year give the Bank the confidence in knowing that it is now more prepared to open bright new paths in 2009. It did what it had to do in 2008. The Bank now moves forward to 2009 with optimism and coming from a position of strength.



Accolades

Thinking ahead means going beyond what is normally expected. Exemplifying this philosophy in 2008 earned high marks for BDO from several independent, international institutions. These awards reaffirm the Bank's leadership in trade finance, cash management, investment banking, private banking, as well as corporate governance. Continuing on this path, BDO has strengthened its bid to become the best bank in the country.



EUROMONEY

Recognized once again by pre-eminent international finance magazine Euromoney as Best Bank in the Philippines, BDO earned the coveted award through its focus on completing the integration with Equitable PCI Bank. Euromoney saw BDO "making a real success of the historic deal."

GLOBAL FINANCE

Global Finance editors teamed up with industry analysts, corporate executives, and technology experts to select the best trade finance providers in 67 countries. BDO emerged Best Trade Finance Provider in the Philippines. Taking into account transaction volume, market share, and scope of global coverage, customer services, range of products, and execution of skills, BDO joined "those that understand the global supply-chain requirements of their customers and integrate financial services with automated processes to handle the growing volumes of international trade efficiently and with less risk."

CORPORATE GOVERNANCE ASIA

A clear testament to BDO's fulfillment of corporate governance objectives is the recognition in the Corporate Governance Asia Annual Recognition Awards, which hailed Asian companies for their excellence in Corporate Governance with Asian values and spirit.

ALPHA SOUTHEAST ASIA

BDO's unparalleled performance in cash management earned recognition as Best Cash Management Bank in the Philippines from Alpha Southeast Asia, the independent institutional investment magazine fully focused on Southeast Asia.

Outstanding results in investment banking also earned Alpha Southeast Asia's nod for BDO Capital and Investment Corporation as the Best Investment Bank in the Philippines; Best Bond House in the Philippines; and Best Equity House in the Philippines.

Alpha Southeast Asia named BDO Private Bank as the Best Private Wealth Management House, highlighting "the Bank's approach based on an open architecture model, where investment products most appropriate to the needs



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SERVING YOU BEST
IS **REWARD** ENOUGH.”

and objectives of the client may be sourced from any provider, ...providing unparalleled flexibility in implementing the client's investment strategy and geared towards delivering the best possible optimal returns.”

ASIAMONEY

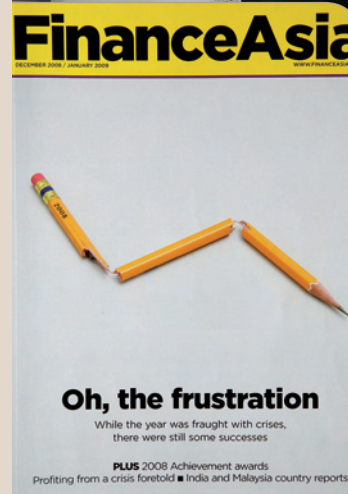
For service excellence in peso cash management, BDO won as Best Local Currency Cash Management Services in the Philippines from Asiamoney, the leading monthly capital market magazine in the Asian region.

Asiamoney also awarded BDO Capital and Investment Corporation as the Best Equity House in the Philippines and the Best Debt House in the Philippines, noting the firm's strong visibility in the Philippines as it led the equity capital market league as a domestic bookrunner from May 2007 to April 2008 with six deals at US\$171 million.

FINANCEASIA

Another prestigious Asian financial publication, FinanceAsia, named BDO Capital and Investment Corporation as the Best Investment Bank in the Philippines as well as the Best Bond House in the Philippines.

FinanceAsia also cited BDO as Best Private Bank, pointing to the Bank's open architecture model that provides a comprehensive range of private banking services to the Philippines' modern affluent and emerging wealth market segment.



Board of Directors

Henry Sy, Sr.
Chairman Emeritus



Teresita T. Sy-Coson
Chairperson



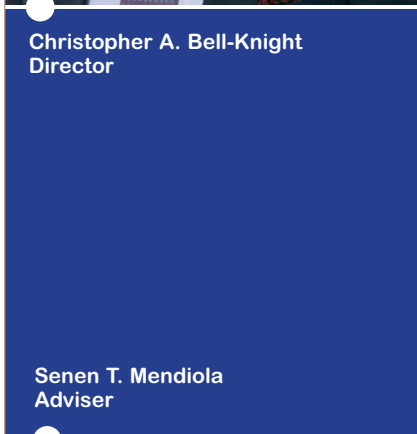
Christopher A. Bell-Knight
Director



Lee Wai Fai
Director



Antonio C. Pacis
Director



Senen T. Mendiola
Adviser



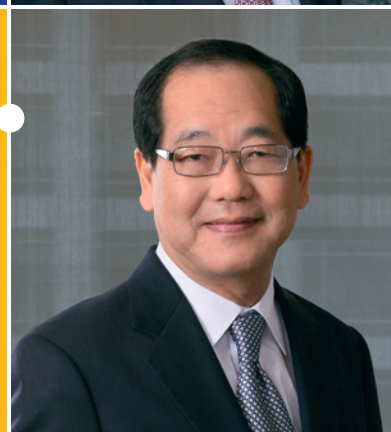
Teodoro B. Montecillo
Independent Director



Jose T. Sio
Adviser



Alberto V. Reyes
Adviser





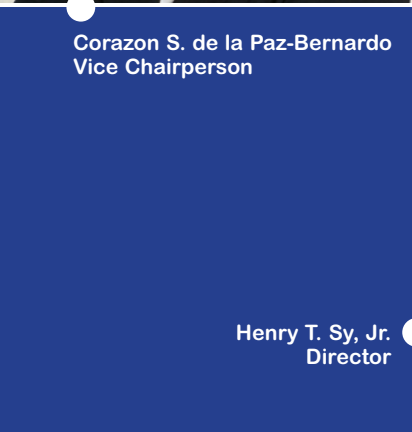
Corazon S. de la Paz-Bernardo
Vice Chairperson



Jesus A. Jacinto, Jr.
Vice Chairman



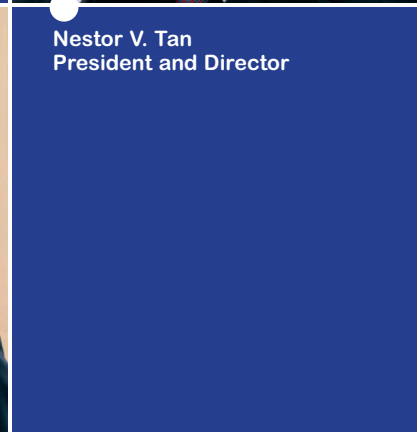
Nestor V. Tan
President and Director



Henry T. Sy, Jr.
Director



Josefina N. Tan
Director



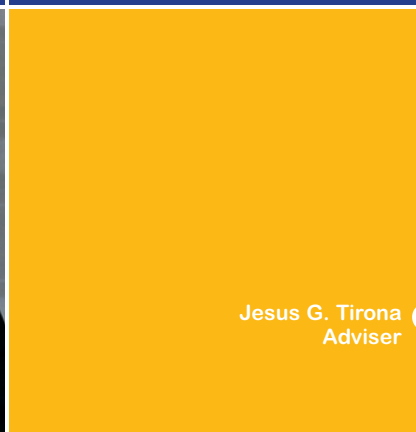
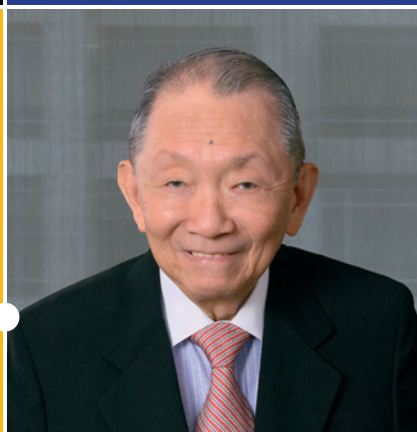
Jimmy T. Tang
Independent Director



Edmundo L. Tan
Corporate Secretary



Washington Sycip
Adviser



Jesus G. Tirona
Adviser



Board of Directors

HENRY SY, SR., 84, Filipino, is Chairman Emeritus of BDO. Founder and Chairman of the SM Group of Companies, he is known as the visionary of Philippine retail because of his innovations in the industry. The shoe store he founded in 1958 has since evolved into a dynamic group of companies, with retail merchandising and shopping centers as core businesses and complementary ventures in banking, real estate, and leisure tourism development. He remains active in the Group as Chairman of its key businesses: SM Investments Corp., the Group's holding company; SM Prime Holdings, the country's leading owner and developer of shopping centers; and SM Development Corp., its real estate and development arm.

TERESITA T. SY-COSON, 58, Filipino, is Chairperson of BDO. Concurrently, she sits as Chairperson and/or Director of various BDO subsidiaries such as BDO Private Bank, BDO Leasing & Finance, Inc., BDO Capital & Investment Corporation, BDO Realty Corporation, BDO Foundation, Inc., Equitable Card Network, Inc., Strategic Property Holdings, Inc., PCIB Properties, Inc., EBC Management, Inc., and Property Care, Inc. She is also Chairperson of Supervalu, Inc., Morrison Corporation, Pilipinas Makro, Inc., and Sodexo Pass, Inc. Further, she is the Chairperson and President of MH Holding, and the President of SM Mart, Inc., SM Retail, Inc., Super Shopping Market, Inc., Premier Southern, Meridien Business Leader, Inc., and Tangiers Resources Corporation. She is the Vice Chairperson of Generali Pilipinas Holding Co., Inc. and SM Investments Corporation. She also holds directorships in SM Prime Holdings, Inc., SM Land, Inc., Multi-Realty Development Corporation, and First Asia Realty Development Corporation. She is Treasurer of Forsyth Equity Holdings, Inc. and Watsons Personal Care Stores, Inc., and Vice President of Hotel Specialist, Inc. Prior to the merger of BDO and Equitable PCI Bank, Inc. (EPCIB), she served as Chairperson of BDO (1996-2005) and Vice Chairperson of EPCIB (2005-2007). She was first elected to the Board of BDO in 1977. A graduate of Assumption College, she brings to the Board varied experiences in retail merchandising, mall development, and banking.

CORAZON S. DE LA PAZ-BERNARDO, 67, Filipino, assumed the post of Vice Chairperson of BDO in July 2007. Prior to that, she served as Chairperson of Equitable PCI Bank from February 2006 to June 2007. She also served as President and Chief Executive Officer of Social Security System from August 2001 up to July 2008. She is currently the President of the International Social Security Association, a Geneva-based organization, for the triennium 2008-2010; she is the first non-European to occupy this position. She is also a Director of Ayala Land Inc., Equitable Card Network, Inc., and Republic Glass Holdings, and is a member of the Board of Trustees of Meralco Foundation, Inc. and the University of the East. She is a member as well of the Management Association

of the Philippines, the Financial Executives Institute of the Philippines, and the Asia Society (Philippine Chapter), and is a member of the Board of Advisors of Ramon V. Del Rosario-AIM Center for Corporate Social Responsibility.

JESUS A. JACINTO, JR., 61, Filipino, was elected Vice Chairman of BDO in May 1996, and is concurrently the Chairman and President of BDO Insurance Brokers, Inc. Mr. Jacinto is a Director and Vice President of the Bankers Association of the Philippines. He also heads Jaces Corp. as Chairman and President; and Janil Realty, Inc., JAJ Realty, Inc., and M.R. Knitwear Specialist, Inc. as President. He is likewise Director and Vice Chairman of Philam-Equitable Life Assurance Company (PELAC), and Director of Bayer Phil., Inc. Formerly, he was Director and Executive Vice President of CityTrust Banking Corp., Director of CityTrust Investments Phil. and CityTrust Finance Corp., and Vice President and Managing Partner of Citibank N.A. Mr. Jacinto holds a Bachelor's degree in Business Administration from Fordham University in New York City and an MBA (International Business) from Columbia University, New York.

CHRISTOPHER A. BELL-KNIGHT, 64, Canadian, was elected Director of BDO in May 2005. He was formerly a Director of Solidbank Corp. from 1990 to 1998, and Vice President and Country Head of the Bank of Nova Scotia. He is also Independent Director of Dumaguete City Development Bank. He has had over 40 years of banking experience in England, Canada, and Asia. Educated in universities in England and Canada, he is an Associate of the Chartered Institute of Bankers (UK), Associate of the Institute of Canadian Bankers, and fellow of the Institute of Corporate Directors.

ANTONIO C. PACIS, 68, was elected Director of BDO in May 2008. He is currently Chairman of ISS Philippines, Inc. and Asian Silver Estate Inc. He was also appointed Chairman and President of Amigo Holdings, Inc., Asian Waterfront Holdings, Inc., Mantle Holdings Inc., and Vertical Ventures Inc. He serves as Director of Armstrong Pacific Co., Inc., Technology Investment Co., Inc., Legisforum, Inc., BDO Capital & Investment Corporation, and Seawood Holdings, Inc. He is currently the Corporate Secretary of EBC Strategic Holdings, Inc. and Armstrong Securities, Inc., and Director and Corporate Secretary of Paluwagan ng Bayan Savings Bank. He is also a member of the Board of Trustees of Central Colleges of the Philippines. He is Vice President of ISS Landholdings Co., Inc. Atty. Pacis is the Managing Partner of Pacis & Reyes Attorneys at Law. Prior to the merger of BDO and Equitable PCI Bank, Inc. (EPCIB), he served as Director and Corporate Secretary of Banco De Oro Universal Bank (2004-2007). Atty. Pacis holds a Bachelor's degree in Law from the Ateneo de Manila University and is a Master of Laws graduate of Harvard Law School.

LEE WAI FAI, 48, Singaporean, was appointed Director of BDO in June 2008, and is concurrently the Executive Vice President of United Overseas Bank Singapore. He also serves as Director and Chairman of United Overseas Bank Philippines. He is a Director of Asfinco Singapore Limited, Chung Khiaw Realty Limited, CKB (2000) Limited, FEB Realty Company PTE Ltd., ICB (2002) Ltd., Industrial & Commercial Property (S) PTE Ltd., Sunwise PTE Ltd., Unicom Databank Private Ltd., United Facilities Private Ltd., United General Services (PTE) Ltd., United Overseas Bank Trustee Ltd. UOB Bullion and Futures Ltd., UOB Capital Investments PTE Ltd., UOB Capital Management PTE Ltd., UOB Developments Private Ltd., UOB Equity Holdings (PTE) Ltd., UOB Hermes Asia Management PTE Limited, UOB Holdings (USA) Inc., UOB Holdings Private Ltd., UOB International Investment Private Ltd., UOB Property Investments PTE Ltd., UOB Towers PTE Ltd., UOBGC General Partners Ltd., and UOF (2000) Ltd.

HENRY T. SY, JR., 55, Filipino, was elected BDO Director in July 2007. He is Vice Chairman of SM Investments Corporation, SM Development Corporation, Highlands Prime, Inc., Co-Chairman of Pico De Loro, Inc., and Director of SM Prime Holdings, Inc. He is also Vice Chairman and President of SM Land, Inc. He is chiefly responsible for the real estate acquisitions and development activities of the SM Group of Companies and holds Board positions in several companies within the SM Group. Prior to his election to the board of BDO, he served as a Director of China Banking Corporation. He graduated with a management degree from the De La Salle University.

JOSEFINA N. TAN, 63, Filipino, is a Director of BDO. Concurrently, she serves as Director and President of BDO Private Bank. Ms. Tan is the Treasurer and Secretary of Regal Properties, Inc., PP & P Insurance Underwriters, and East Star Realty Corp. She is also the Secretary of Precy Beauty Centre. Prior to joining the BDO board in 2000, she was an Executive Vice President of the former Far East Bank and Trust Co. where she concurrently served as Director and President of FEB Leasing and Finance Corp., Executive Director and Trustee of FEB Foundation, Inc., and Executive Vice President of FEB Investments Inc. and a Director of other related companies. Ms. Tan was a Director of EPCIB from September 2005 until its merger with BDO in May 2007.

NESTOR V. TAN, 50, Filipino, was elected President of BDO in July 1998. He concurrently sits as Director of various subsidiaries of BDO including BDO Securities Corporation, BDO Realty Corp., Generali Pilipinas Insurance Corp., BDO Leasing & Finance, Inc., Generali Pilipinas Life Insurance, Corp., BDO Insurance Brokers, Inc., Strategic Property Holdings, Inc., PCIB Properties, Inc., Property Care, Inc., Equitable Card Network, Inc., and BDO Remittance (USA), Inc.

Mr. Tan is also the Chairman of BDO Financial Services, Inc., BDO Technology Center, Inc. and Megalink; and Vice Chairman of BDO Capital & Investment, Inc. and BDO Private Bank, Inc. He is also the President of EBC Management, Inc. and a member of the Board of Trustees of BDO Foundation, Inc. Mr. Tan was formerly connected with the Mellon Bank, the Bankers Trust Company in New York, and the Barclays Group in New York and London. At Barclays, he served as Planning Director and Head of Strategic Planning for Corporate and Institutional Services Group and as Chief Operating Officer for Financial Institution Services Group of BZW, the investment banking subsidiary of Barclays Group. Mr. Tan holds a Bachelor's degree in Commerce from the De La Salle University and received his MBA from Wharton School, University of Pennsylvania.

TEODORO B. MONTECILLO, 74, Filipino, was appointed as an Independent Director in August 2004. He is currently Independent Director of PDS Holdings Corp., Philippine Dealing Exchange Corp., Philippines Securities & Settlement Corp., Philippine Depository & Trust Corp., Citibank Savings, Inc., BDO Securities Corporation and PCD Nominee Corporation. Under the Ramos Administration, he was appointed as a member of the Monetary Board; subsequently, under the Ejercito Administration, he served as Chairman of the Central Bank Board of Liquidators. He had also worked as Chief Executive Officer and President of the Philippine Central Depository, Inc. and held various positions in areas of operations, credit and external debt management in Citibank-Manila. He holds a Bachelor of Science in Education from the University of the East, a Bachelor of Science in Business Administration from the University of the Philippines, and an MBA from the Northwestern University, Chicago.

JIMMY T. TANG, 73, Filipino, has served as Director of BDO since 1984. He is also the President of Avesco Marketing Corp. and presently the Honorary President of the Federation of Filipino-Chinese Chambers of Commerce & Industry, Inc. He holds a Bachelor Degree in Electrical Engineering from the Mapua Institute of Technology.

EDMUNDO L. TAN, 63, Filipino, was appointed Corporate Secretary of BDO on July 27, 2007. He is currently Chairman of EBC Investments, Inc. On September 19, 2007, he was likewise appointed Chairman and President of EBC Strategic Holdings Corp. He serves as Director and Corporate Secretary of APC Group, Inc., Philippine Global Communications, Inc., PhilCom Corp., Aragorn Power & Energy Corp. and Aragorn Coal Resources, Inc. He concurrently holds directorships in BDO Leasing & Finance, Inc., and Sinophil Corp., and serves as Corporate Secretary of APC Mining Corp. Atty. Tan is the Managing Partner of Tan Acut & Lopez Law Offices.

Corporate Governance

AT THE FOREFRONT OF BDO'S EFFORTS TO THINK AHEAD IN CORPORATE GOVERNANCE ARE THE BOARD OF DIRECTORS, THE BOARD ADVISERS, AND THE VARIOUS WORKING COMMITTEES. TAKING A PRO-ACTIVE AND LONG-TERM VIEW OF CORPORATE GOVERNANCE, THEY ENSURE STRICT ADHERENCE TO PRACTICES THAT EXEMPLIFY ACCOUNTABILITY, TRANSPARENCY, AND FAIRNESS IN THE BANK'S OPERATIONS.

THE BANK'S CORPORATE GOVERNANCE PRINCIPLES ARE SET FORTH IN CHARTERS THAT GUIDE THE COMMITTEES, WHICH THEN SUBMIT REPORTS AND FEEDBACK TO THE BOARD ON MATTERS RELATING TO GOVERNANCE PRACTICES IN THE OPERATING UNITS. DECISIONS AND ACTIONS FLOWING FROM THESE BOARD DISCUSSIONS REINFORCE AN ACTIVE AND DAY-TO-DAY ADVOCACY OF FINANCIAL RESPONSIBILITY, INTEGRITY, AND COMMITMENT TO SERVICE IN THE BANK.

Executive Committee

Chairperson: Teresita T. Sy-Coson

Members: Nestor V. Tan; Jesus A. Jacinto, Jr.; Josefina N. Tan; Antonio N. Cotoco; Evelyn L. Villanueva

The Executive Committee is authorized to act on behalf of the Board on matters affecting the operations of the Bank, subject to legal limits and By-Laws of the Bank, and such ceilings that may be imposed by the Board. It has the authority to approve within the set limits, technology-related projects or such other initiatives for enhancing the Bank's operating and service delivery capabilities; operating policies and/or manuals; and endorse for approval of the Board the establishment of branches and/or extension offices as well as domestic or foreign subsidiaries.

The Committee also assumed the functions of the Board Credit Committee and is responsible for the review and approval of the Bank's loans and investments as well as other credit-related issues. It assesses the viability of credit and investment proposals (except those involving DOSRI or related party accounts), with specific attention to the appropriateness of the credit extension and risks involved. Proposals beyond its approving authority are endorsed to the Board. It also sees to regular credit reviews on per account and per portfolio bases, as well as assessments of credit policies and procedures, risk standards, and, where required, dissemination of credit manuals. The Committee meets at least once a week or as often as may be necessary to resolve all matters referred to it. It is composed of at least three (3) members of the Board including the President, and such members of senior management appointed/designated by the Board.

Board Audit Committee

Chairman: Teodoro B. Montecillo

Members: Corazon S. de la Paz-Bernardo; Henry T. Sy, Jr.; Jimmy T. Tang; Christopher A. Bell-Knight

Adviser: Shirley M. Sangalang

The Board Audit Committee acts on behalf of the Board and provides oversight of the Bank's financial reporting and control as well as its internal and external audit functions. It reviews and assesses the Bank's annual audit plan, its system of internal controls, and regular financial and audit reports. It also reviews strategic issues relating to plans and policies, financial and system controls, and methods of operation, seeing to their adequacy and pinpointing possible improvements. The internal auditor and the independent external auditor of the Bank report to the Committee. It also exercises oversight over the Bank's compliance function. The Board Audit Committee meets at least once a month, and is composed of members of the Board, at least two of whom are independent directors, including the Chairman, with accounting, auditing or related financial management expertise or experience.

Compensation Committee

Chairperson: Teresita T. Sy-Coson

Members: Corazon S. de la Paz-Bernardo; Josefina N. Tan; Teodoro B. Montecillo

The Compensation Committee provides oversight on directors' compensation and remuneration of senior management and other key personnel. It ensures consistency of the compensation policies and practices with the corporate culture, strategy, and control environment of the Bank as well as with peer institutions, and designed to attract and retain qualified and competent individuals. It evaluates and recommends to the Board incentives and other equity-based plans for directors and senior management. The Compensation Committee meets at least once annually, and is composed of at least three members of the Board, one of whom is an independent director.

Corporate Governance Committee

Chairman: Teodoro B. Montecillo

Members: Jesus A. Jacinto, Jr.; Jimmy T. Tang; Christopher A. Bell-Knight; Antonio C. Pacis

The Corporate Governance Committee assists the Board in shaping the Bank's corporate governance policies and practices. Besides reviewing and assessing these policies and practices, it recommends applicable guidelines, monitors compliance, and recommends needed adjustments to ensure effectiveness. It also oversees the annual performance self-evaluation of the Board, its committees, and executive management, as well as conducts an annual self-evaluation of its performance. Where needed, it recommends measures for the directors' continuing education and succession plan. Moreover, the Committee Chair serves as a resource person in qualifying nominees to the Board, assignment to committees, succession plans for Board members and senior officers, and their remuneration commensurate with corporate and individual performance. The Corporate Governance Committee meets at least once every quarter, and is composed of at least three members of the Board, two of whom are independent directors.

Nominations Committee

Chairman: Henry T. Sy, Jr.

Members: Josefina N. Tan; Jimmy T. Tang

The Nominations Committee provides oversight on the qualifications of all nominees to the Board of Directors as well as appointments to other Bank positions requiring Board approval. It recommends to the Board the slate of nominees for election to the Board of Directors of the Bank during the annual stockholders' meeting. In case of vacancy/ies in the Board of Directors, the Committee seeks qualified nominees and recommends them to the Board for appointment. The Nomination Committee meets at least once a year, and is composed of at least three members, one of whom is an independent director.

Risk Management Committee

Chairman: Nestor V. Tan

Members: Teodoro B. Montecillo; Christopher A. Bell-Knight

Adviser: Jesus G. Tirona

The Risk Management Committee is responsible for policy development and oversight of the Bank's credit, market and operating risk exposures. It oversees the system of limits of discretionary authority delegated by the Board to management, ensuring that the limits are observed and breaches, if any, are immediately corrected. The Committee also establishes the framework for reporting risk to the Board including the assessment of the probability and potential impact of each identified risk exposure to the Bank. These reports include information on portfolio concentrations, value at risk measurements, and breaches on limits. Considering the importance of credit risk, the Executive Committee approves counter-party credit risk under the guidance of established policies, procedures, and guidelines set by the Risk Management Committee. The Committee meets at least once a month, and is composed of three members of the Board with risk expertise and adequate knowledge of the Bank's operational risk exposures.

Trust Committee

Chairperson: Josefina N. Tan

Members: Teresita T. Sy-Coson; Nestor V. Tan; Antonio C. Pacis; Ador A. Abrogena

The Trust Committee, acting within the limits set by the Board of Directors, is authorized to review and approve transactions between trust and/or fiduciary accounts, to accept and close trust and other fiduciary accounts, and to approve the investment, reinvestment, and disposition of funds or property. It evaluates trust and other fiduciary accounts at least once a year to determine compliance with the instrument creating the trust or other fiduciary relationship, as well as the advisability of retaining or disposing the trust or fiduciary assets. The Trust Committee meets at least once a month, and is composed of five members. Of the five members, three are members of the Board who are not operating officers of the Bank or members of the Audit Committee, the President, and the Trust Officer.

Statement of Management's Responsibility for Financial Statements

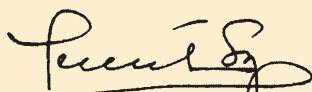
The management of Banco De Oro Unibank, Inc. and Subsidiaries is responsible for all information and representations contained in the financial statements for the years ended December 31, 2008 and 2007. The financial statements have been prepared in conformity with financial reporting standards in the Philippines for banks and reflect amounts that are based on the best estimates and informed judgment of management with an appropriate consideration to materiality.

In this regard, management maintains a system of accounting and reporting which provides for the necessary internal controls to ensure that transactions are properly authorized and recorded, assets are safeguarded against unauthorized use or disposition and liabilities are recognized. The management likewise discloses to the Bank's audit committee and to its external auditor: (i) all significant deficiencies in the design or operation of internal controls that could adversely affect its ability to record, process, and report financial data; (ii) material weaknesses in the internal controls; and (iii) any fraud that involves management or other employees who exercise significant roles in internal controls.

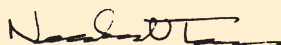
The Board of Directors reviews the financial statements before such statements are approved and submitted to the stockholders of the Bank.

Punongbayan & Araullo, the independent auditors appointed by the stockholders, has examined the financial statements of the Bank in accordance with Philippine Standards on Auditing and has expressed its opinion on the fairness of presentation upon completion of such examination, in its report to the Board of Directors and stockholders.

Signed under oath by the following:



TERESITA T. SY-COSON
Chairperson of the Board



NESTOR V. TAN
President



LUCY C. DY
Executive Vice President / Comptroller

Report of Independent Auditors

To the Board of Directors and the Stockholders
Banco De Oro Unibank, Inc.
Benguet Center, 12 ADB Avenue
Ortigas Center, Mandaluyong City

We have audited the accompanying financial statements of Banco De Oro Unibank, Inc. and subsidiaries (together hereinafter referred to as the Group) and Banco De Oro Unibank, Inc. (the Parent Bank), which comprise the statements of condition as at December 31, 2008 and 2007, and the income statements, statements of changes in equity and cash flow statements for each of the three years in the period ended December 31, 2008, and notes to financial statements comprising of a summary of significant accounting policies and other explanatory notes.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with the financial reporting standards in the Philippines for banks as described in Note 2 to the financial statements. This responsibility includes: designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with Philippine Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.


We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Group and of the Parent Bank as of December 31, 2008 and 2007, and their financial performance and their cash flows for each of the three years in the period ended December 31, 2008, in accordance with the financial reporting standards in the Philippines for banks as described in Note 2 to the financial statements.

PUNONGBAYAN & ARAULLO

By:



Benjamin P. Valdez
Partner

CPA Reg. No. 0028485
TIN 136-619-880

PTR No. 1566055, January 5, 2009, Makati City
SEC Accreditation No. 0009-AR-2
BIR AN 08-002511-11-2008 (Nov. 25, 2008 to 2011)

March 2, 2009

Statements of Condition

DECEMBER 31, 2008 AND 2007

(Amounts in Millions of Philippine Pesos)

	Notes	GROUP		PARENT BANK	
		2008	2007	2008	2007
RESOURCES					
CASH AND OTHER CASH ITEMS	7	P 21,770	P 18,388	P 21,763	P 18,437
DUE FROM BANGKO SENTRAL NG PILIPINAS	7	62,669	49,461	59,940	48,320
DUE FROM OTHER BANKS	8	17,102	20,690	14,881	16,102
TRADING AND INVESTMENT SECURITIES	9	156,151	164,500	142,092	148,882
LOANS AND OTHER RECEIVABLES - Net	10	491,986	311,675	467,590	297,631
PREMISES, FURNITURE, FIXTURES AND EQUIPMENT - Net	11	14,676	11,406	12,886	10,937
INVESTMENT PROPERTIES - Net	12	15,234	17,963	14,314	17,007
OTHER RESOURCES - Net	13	22,444	23,126	28,160	29,173
TOTAL RESOURCES		P 802,032	P 617,209	P 761,626	P 586,489
LIABILITIES AND EQUITY					
DEPOSIT LIABILITIES	15	P 636,754	P 445,397	P 612,967	P 434,295
BILLS PAYABLE	16	51,436	52,483	43,242	41,192
SUBORDINATED NOTES PAYABLE	17	20,146	18,631	20,146	18,631
OTHER LIABILITIES	18	35,922	40,370	32,011	36,922
Total Liabilities		744,258	556,881	708,366	531,040
EQUITY					
Attributable to Shareholders of the Parent Bank		57,056	59,666	53,260	55,449
Minority Interest		718	662	-	-
Total Equity	19	57,774	60,328	53,260	55,449
TOTAL LIABILITIES AND EQUITY		P 802,032	P 617,209	P 761,626	P 586,489

See Notes to Financial Statements.

Income Statements

For the Years Ended December 31, 2008, 2007 and 2006
(Amounts In Millions of Philippine Pesos Except Per Share Data)

	Notes	GROUP			PARENT BANK		
		2008	2007	2006 (Note 26)	2008	2007 (Note 26)	2006 (Note 26)
INTEREST INCOME	20	P 42,359	P 37,603	P 24,209	P 39,733	P 35,235	P 22,342
INTEREST EXPENSE	21	19,323	16,167	13,134	18,043	14,978	12,129
NET INTEREST INCOME		23,036	21,437	11,075	21,690	20,257	10,213
IMPAIRMENT LOSSES - Net	14	5,232	4,118	2,013	5,171	3,802	1,991
NET INTEREST INCOME AFTER IMPAIRMENT LOSSES		17,804	17,319	9,062	16,519	16,455	8,222
OTHER OPERATING INCOME	22	13,731	16,858	8,278	11,810	16,758	6,821
OTHER OPERATING EXPENSES	22	27,852	24,760	12,080	25,892	22,908	10,765
INCOME BEFORE TAX		3,683	9,417	5,260	2,437	10,305	4,278
TAX EXPENSE	27	1,445	2,847	1,270	958	2,634	1,034
NET INCOME		P 2,238	P 6,570	P 3,990	P 1,479	P 7,671	P 3,244
Attributable To:							
Shareholders of the Parent Bank		P 2,182	P 6,518	P 3,970			
Minority Interest		56	52	20			
		P 2,238	P 6,570	P 3,990			
Earnings Per Share:	28						
Basic		P 0.91	P 2.86	P 3.08	P 0.61	P 3.36	P 2.52
Diluted		P 0.90	P 2.85	P 3.03	P 0.61	P 3.36	P 2.48

See Notes to Financial Statements.

Management Directory

BOARD OF DIRECTORS

CHAIRMAN EMERITUS

Henry Sy, Sr.

CHAIRPERSON

Teresita T. Sy-Coson

VICE CHAIRPERSONS

Corazon S. de la Paz-Bernardo
Jesus A. Jacinto, Jr.

PRESIDENT & DIRECTOR

Nestor V. Tan

DIRECTORS

Christopher A. Bell-Knight
Lee Wai Fai
Teodoro B. Montecillo (*Independent*)
Antonio C. Pacis
Henry T. Sy, Jr.
Josefina N. Tan
Jimmy T. Tang (*Independent*)

CORPORATE SECRETARY

Edmundo L. Tan

ADVISERS TO THE BOARD

Senen T. Mendiola
Alberto V. Reyes
Jose T. Sio
Washington Sycip
Jesus G. Tirona

REPORTING TO THE BOARD

SENIOR VICE PRESIDENT

Shirley M. Sangalang
Adviser to the Board Audit Committee

SENIOR ASST. VICE PRESIDENT

Rita V. Coronel
Reporting to the Board Audit Committee

ASST. VICE PRESIDENT

Joselito A. Macob
Reporting to the Board Audit Committee

VICE PRESIDENT

Genevieve WJ. Go

COMPLIANCE

FIRST VICE PRESIDENT

Victor C. Arboleda
Compliance Officer

VICE PRESIDENT

Anthony R. Milan

INTERNAL AUDIT

SENIOR VICE PRESIDENT

Edel Mary D. Vegamora
Chief Internal Auditor

FIRST VICE PRESIDENT

Ma. Evangeline A. Buhay

VICE PRESIDENT

Ronald M. Manalastas

SENIOR ASST. VICE PRESIDENTS

Donabel R. Aala
Janet S. Cahilig
Samuel C. Esguerra

ASST. VICE PRESIDENTS

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Mariflor Antonette Z. Ferrer
Rodolfo G. Lim
Ramon R. Loreto, Jr.

Ludelyn F. Morada
Geraldine S. Punzalan
Jaime Claro L. Weber

OFFICE OF THE CORPORATE SECRETARY

Edmundo L. Tan
Corporate Secretary

Sabino E. Acut, Jr.
Asst. Corporate Secretary

VICE PRESIDENT

Mario D. Rabanal
Asst. Corporate Secretary

EXECUTIVE OFFICE

OFFICE OF THE PRESIDENT

SENIOR VICE PRESIDENT

Rebecca S. Torres
Chief of Staff

SENIOR ASST. VICE PRESIDENT

Ronaldo D. Soriano

CORPORATE COMPLIANCE AND LEGAL SERVICES

EXECUTIVE VICE PRESIDENT

Ricardo V. Martin

FIRST VICE PRESIDENT

Angelita O. Cortez

VICE PRESIDENTS

Alexander G. Francisco
Roy Allan V. Magturo
Felix A. Martin
Mario D. Rabanal

SENIOR ASST. VICE PRESIDENT

Ma. Cecilia S. Santos

ASST. VICE PRESIDENTS

Gerardo I. Banzon
Carlos L. Buenaventura
Ramon Alberto B. Gatmaytan
Benjamin V. Teodoro, Jr.

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BRANCH BANKING

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Jaime C. Yu

SENIOR VICE PRESIDENTS

Beatriz L. Bagsit
Antonina M. Cabuyadao
Ramon S. David
Geronimo D. Diaz
Lesmes L. Garate
Jonathan C.B. Go
Ruby G. Lim
Ma. Corazon A. Mallillin
Ramon T. Militar
Annie H. Ngo
Domingo A. Ramos, Jr.
Robert W. Sy

FIRST VICE PRESIDENTS

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Noel D. Dizon
Renato S. Gongora
Lily C. Huang
Ma. Cecilia G. Lantin
Benjamin A. Larin, Jr.
Merceditas P. Montesclaros
Yolanda A. Pilapil
Ma. Theresa S. Simbul
Judy C. Tan
Lorna A. Tan
Joy T. Yap

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Wilma N. Berioso
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Lillian I. Cruz
Lamberto B. Del Fonso, Jr.
Ma. Victoria F. Dela Cruz
Albert G. Dizon
Crispin G. Domingo
George R. Dosado
Rolando A. Embrador
Cesar F. Lazo
Peter S. Lo, Jr.
Wilhelmino R. Mendoza
Felicitas C. Nonato

Romeo G. Pangan

Rita Y. Poa
Ester A. Recio
Victorina S. Ros
Rolando S. Santos
Teresita C. Siy
Antonio U. Tan
Divina N. Tan
Don Elecci B. Torno
Maria Dolores C. Uyliapco
Dandy T. Yap
Alice C. Yu

SENIOR ASST. VICE PRESIDENTS

Gloria T. Alcala
Apollo R. Alquiza
Felina M. Arellano
Olivia A. Barcarse
Jimmy A. Belarmino
Mary Jean T. Borbe
Ma. Corazon N. Casanova
Iris Susan F. De Guzman
Priscilla R. De Villa
Elizabeth G. Estrada
Fe R. Felix
Emmanuel Antonio R. Gomez
Lilian Leslie T. Lim
Ma. Dolores A. Liwanag
Ma. Dolores P. Magsalin
Gaudencio F. Mendoza
Nancy T. Ong
Pamela Ann S. Reyes
Edna T. Rogando
Catherine C. Tan
Ma. Margaret N. Tan
Evelyn F. Torres
Zenaida A. Triunfante
Raul B. Vivas
Joel T. Yee

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Edgardo L. Alcaraz
Jose Virgilio O. Alvarez
Mary Ann A. Ambrosio
William A. Amelliam
Jocelyn A. Ang
Apolinario E. Aquino
Ronald C. Arceo

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Jerome I. Austria
Gertrudes D. Balagot
Elizabeth B. Bautista
Lizza G. Baylon
Rose R. Beltran
Teresita B. Bermillo
Edgardo F. Blanco
Evangeline G. Borja
Liza Z. Bugay
Emmanuel A. Camua
Cheryl A. Capili
Policarpio R. Carlos
Marilou N. Cayan
Pacita O. Cham
Veronica T. Chan Go
Jeanne K. Ching
Christine T. Chow
Alona S. Chua
Nerida S. Chua
Riasa A. Chua
Estrelita B. Coronel
Linda B. Corpus
Prescilla J. Cruz
Carmelita C. David
Loretto C. De Austria
German C. De Ocampo
Ellie Cecilia R. Dizon
Leila D. Dumlaog
Charlotte U. Dy
Francis Javier P. Ejercito
Ma. Elena J. Fernandez
Perlita S. Flores
Rommel S. Gomez
Asuncion V. Gundran
Agnes F. Jamias
Armando P. Jardeleza
Eduardo T. Juan
Ma. Karla F. Kallos
Nanny G. Lee
Michelette S. Legaspi
Caesar A. Lejano
Felicita S. Leonor
Ma. Jeanette H. Leonor
Carmelita G. Limpin
Ana C. Llorente
Ralph L. Macaspac
Vivian D. Malonjao
Christine Y. Mamonluk
Lilia N. Manalang
Evangeline G. Manalastas
Annie C. Meer
Maria Socorro P. Meñez
Jose Marlo Jude A. Moises
Francis Ali B. Morales
Mary Ann R. Munar
Lucila R. Nabong
Christina T. Nakanishi
Ma. Luisa G. Nuqui
Glenn Birch G. Ong
Hans Bryant T. Ong
Rosalina G. Ong
Josefa P. Ortiz
Rebecca C. Pagua
Ma. Alma Ruth M. Paraiso
Jocelyn T. Paz
Cyrus M. Poloso
Leo Nathaniel M. Reyes
Roberto H. Reyes
Antonio D. Rona
Ella Concepcion U. Roxas

Merlita T. Rubio
Gerard R. Santos
Marie Anne C. Santos
Jaime A. Talingdan
Grace C. Tan
Amy T. Te
Diosdado R. Teh
Marilyn G. Tin
Ma. Rosita J. Tinio
Raquel M. Trinidad
Josephine G. Valdez
Margaret C. Young
Leeking S. Yu

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Ma. Teresita Susana L. Yap

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Caroline S. Labrador
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Cherie S. Sia
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SENIOR VICE PRESIDENT & GENERAL MANAGER
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Rex CS. Tong
Anthony CH. Wong

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Rafael Martin C. Lara

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Edgardo S. Reyes
Jay S. Wong

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Benedict B. Beltran

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Maureen S. Laus
Vicente T. Lopez
Jose Alexis B. Marquez
Lizza R. Marquez
Rolin P. Morcillo
Maria Natividad A. Pobre
Raoul L. Reniedo
Rutchel Marie R. Sajor
Melissa F. Tong
Rafael P. Villagonzalo

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Marilyn K. Go

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Alice Ong O. Teh

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Giselle D. Armonio
Jon Gerard L. Basco
Elena D. Mariano
Teresa Camille G. Peli
Abigail Suzette F. Virola
Jeannette Yvonne M. Zagala

TRUST AND INVESTMENTS

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Ador A. Abrogena

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Marvin V. Fausto

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Rolando D. Esguerra

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Proceso Z. Mendoza, Jr.

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Leticia L. Ang Ley
Susan Marie J. Atienza
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Armina C. Empeño
Joel M. Escala
Florescia Ma. Carina P. Esguerra
Sharon Mae S. Vicente
Adora A. Yanga

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Fitzgerald L. Aclan
Marcelita D. Apasan
Dennis Edmund E. Balagtas
Anthony Emmanuel C. De Dios
Camille Zinna S. Idea
Anabelle F. Kabigting
Maripaz A. Luague
Ma. Milagros C. Palanca
Marissa A. Romero
Prescy A. Samson
Ma. Lourdes B. Taruc
Maribel S. Vergel De Dios

SUPPORT & DELIVERY

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EXECUTIVE VICE PRESIDENT
Dennis B. Velasquez

SENIOR VICE PRESIDENT
Emerenciana H. Luistro

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Aurea Imelda S. Montejo
Lilia B. Palines
Gregorio C. Severino
Celia M. Sotto
Ma. Mercedes P. Tioseco

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Jocelyn D. Agas
Flor Melissa P. Artillaga
Marites A. Bautista
Cezar G. Domingo
Maria Pia L. Maceda
Joel Jovencio E. Sarreal
Wendeline Therese M. Tumolva

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Benilda G. Cabardo
Eugenio D. Chua
Luisa J. Co
Ma. Dina B. Desembrana
Rolando S. San Diego
Ma. Corazon D. Simbulan
Luzviminda M. Vidal

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Edgar C. Basconcillo
Gerardo Gabriel A. Gregorio
Simeon S. Jumaquio
Edith T. Lee
Carina M. Matute

Vicente L. Miciano, Jr.
Emilio B. Naraval III
Who B. Olandez
Noe R. Ras
Robert N. Rivera
Geraldine I. Suarez
Marissa F. Tomas
Rafael T. Yap

COMPTROLLERSHIP

EXECUTIVE VICE PRESIDENT
Lucy C. Dy

FIRST VICE PRESIDENTS
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Cesario C. Dayego
Cristina G. Ngo
Larry G. Ong

VICE PRESIDENTS
Lolita L. Damasco
Thelma D. Mazo
Aniana A. Timbre

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Marcelita I. Geollegue
Avelino F. Lazona, Jr.
Normita J. Lising
Ariel T. Melo
Cynthia T. Nopia
Nelia T. Resol
Concepcion G. Reyes
Evangeline P. Reyes
Ma. Theresa F. Rosales
Lily T. Roxas

ASST. VICE PRESIDENTS
Emiliano P. Balignasa, Jr.
Ma. Judith V. Bautista
Lucila R. Celestino
Ruby A. Cruz
Simplicio M. Gasatan
Mary Ann C. Muñoz
Anita U. Mustera
Mark Anthony M. Orendain
Ma. Theresa G. Peralta

CORPORATE PLANNING & INVESTOR RELATIONS

SENIOR VICE PRESIDENT
Luis S. Reyes, Jr.

FIRST VICE PRESIDENT
Onofre D. Avellanosa

VICE PRESIDENTS
Aurora M. Castro
Richard R. Tan

ASST. VICE PRESIDENTS
Rodora V. Bautista
Salvador Federico J. Carlota, Jr.
Margarita M. Tobias

EXECUTIVE ADVISER FOR CORPORATE PLANNING
Clarissa Emerita G. Ocampo

HUMAN RESOURCES

SENIOR VICE PRESIDENT
Perla F. Toledo

FIRST VICE PRESIDENT
Yolanda M. Go

VICE PRESIDENTS
Melissa A. Alcantara
Francisco T. Gaspar
Evelyn C. Salagubang

SENIOR ASST. VICE PRESIDENTS
Rosemarie M. Espinosa
Florencio Aquillo V. Florendo

ASST. VICE PRESIDENTS
Angela R. Cinco
Sidney R. Fortun
Joseph Gerard E. Mabilog
Ma. Victoria A. Marabut
Rosalina F. Peren
Jocelyn A. Talingdan

INFORMATION TECHNOLOGY

SENIOR VICE PRESIDENTS
Ramon Eduardo E. Abasolo
Maria Elena L. Jao
Arthur L. Tan

FIRST VICE PRESIDENT
Lydia D. King

VICE PRESIDENTS
Manuel Patricio J. Bondad
Rolino C. Buciao, Jr.
Jennie F. Lansang
Cecilia C. Maravilla

SENIOR ASST. VICE PRESIDENTS
Elpidio R. Angeles
Ma. Crizelda T. Arambulo
Rolando C. Eriga
Rommel L. Parong
Fernando P. Rima, Jr.

ASST. VICE PRESIDENTS
Ma. Ophelia R. Angeles
Conrado T. Buenaventura VI
Salustiano B. De La Cruz
Zenaida A. Gambol
Miguel Francisco S. Santana
Ma. Corazon H. Socorro
Loreto D. Villaluz

MARKETING COMMUNICATIONS

SENIOR VICE PRESIDENT
Rafael G. Besa

FIRST VICE PRESIDENT
Rosola A. Vivas

VICE PRESIDENTS
Maurice D. Lim
Francisco B. Vista, Jr.

SENIOR ASST. VICE PRESIDENT
Mary Jean A. Ibuna

Management Directory

RISK MANAGEMENT

EXECUTIVE VICE PRESIDENT
Evelyn L. Villanueva

SENIOR VICE PRESIDENTS
Melanie S. Belen
Arsenio L. Severino
Grace A. Sumalpong

FIRST VICE PRESIDENTS
Jesus A. Mañego, Jr.
Jose Alfredo G. Pascual
Edwin R. Tajanlangit

VICE PRESIDENTS
Ma. Milagros R. Alindogan
Maria Cecilia M. Avila
Rodolfo M. Carlos, Jr.
Milagros K. Chua
Gertrudes J. Lumaín
Emily D. Samoy
Alejandro R. Sumayao

SENIOR ASST. VICE PRESIDENTS
Peter Blair S. Agustin
Edith A. Fadul
Victoriano F. Inocentes, Jr.
Eva M. Paz
Maria Martha B. Roxas

ASST. VICE PRESIDENTS
Ma. Teresa E. Flores
Ismael Andrew P. Isip
Marietta M. Jamilla
Maria Rosalia O. Llave
Rosario C. Marcelo
Juvy Ann U. Petilla
Maria Rosario L. Salazar
Brenda S. Taruc
Cosme S. Trinidad, Jr.
Maria Paz B. Valeriano
Ma. Lourdes S. Vidal

SUBSIDIARIES

ARMSTRONG SECURITIES, INC.

PRESIDENT
Eleanor M. Hilado

VICE PRESIDENT
Patrick Warren D. Go

SENIOR ASST. VICE PRESIDENT
Nilo C. Sampayo

ASST. VICE PRESIDENT
James T. Chua

BDO CAPITAL & INVESTMENT CORPORATION

PRESIDENT
Eduardo V. Francisco

SENIOR VICE PRESIDENTS
Lazaro Jerome C. Guevarra
Gabriel U. Lim
Erlaster C. Sotto

FIRST VICE PRESIDENT
Eleanor M. Hilado

VICE PRESIDENT
Noemi T. Villanueva

SENIOR ASST. VICE PRESIDENTS
Michael R. Cahigas
Nilo C. Sampayo

ASST. VICE PRESIDENTS
John B. Escolin
Francisco Eduardo A. Sarmiento

BDO FINANCIAL SERVICES, INC.

PRESIDENT
Rolando C. Tanchanco

FIRST VICE PRESIDENT
Imelda I. Elido

SENIOR ASST. VICE PRESIDENT
Raul N. Natividad

BDO INSURANCE BROKERS, INC.

PRESIDENT & CHAIRMAN
Jesus A. Jacinto, Jr.

SENIOR VICE PRESIDENT
Francisco P. Ramos

FIRST VICE PRESIDENT
Rowena A. Ferrer

VICE PRESIDENTS
Laarni C. Santos
Ana Liza C. Tan

SENIOR ASST. VICE PRESIDENTS
Florish M. Gianan
Helen L. Gochuico
Racquel Lourdes L. Mendoza
Emilia P. Viernes

ASST. VICE PRESIDENTS
Ronaldo P. Collado
Arthur T. Esguerra
Marivic S. Rojas

BDO LEASING & FINANCE, INC.

VICE CHAIRMAN & MANAGING DIRECTOR
Antonio N. Cotoco

PRESIDENT
Roberto E. Lapid

FIRST VICE PRESIDENTS
Gerard M. Aguirre
Renato G. Oñate
Vicente C. Rallos

SENIOR ASST. VICE PRESIDENTS
Rosario C. Crisostomo
Ma. Theresa M. Soriano

ASST. VICE PRESIDENTS
Edwin R. Aquino
Sergio M. Ceniza
Corazon S. Chiu
Florecita R. Gonzales
Edenila D. Tuazon

BDO PRIVATE BANK, INC.

PRESIDENT
Josefina N. Tan

EXECUTIVE VICE PRESIDENT & TREASURER
Bienvenido M. Juat, Jr.

SENIOR VICE PRESIDENT
Stella L. Cabalatangan

FIRST VICE PRESIDENTS
Gamalielh Ariel O. Benavides
Jonathan T. Cua
Judy L. Go
Jose Noel M. Mendoza
Agnes B. Santos

VICE PRESIDENTS
Leticia T. Chua
Sonia Maribel D. Go
Enrico R. Hernandez
Ma. Remedios B. Lapuz
Estela L. Lim
Juan Sabino P. Lizares
Racquel B. Mañago
Ma. Clotilde G. Medalla
Ma. Clarissa M. Peñalosa
Ma. Elena I. Rigor
Federico P. Tancongco
Arlene Marie H. Uson

SENIOR ASST. VICE PRESIDENTS
Manuel R. Bengson, Jr.
Jose Rene C. Carlos
Cheryll B. Gaviño
Rochelle Penelope L. Katigbak
Mary Grace O. Lojo
Francis Jay F. Nacino
Ma. Ramona T. Torres
Beatriz Y. Zalazar

ASST. VICE PRESIDENTS
Rossana C. Chan
Anna Patricia A. Dee
Rowena Remedios I. Estrella
Michele Y. Lao
Karen Valerie T. Chan
Steven C. Te
Marilyna S. Urban
Blandina Uvyhilda B. Vicente
Ramon Fortunato S. Ybiernas III

BDO RENTAL, INC.

CHAIRMAN
Antonio N. Cotoco

PRESIDENT & CHIEF OPERATING OFFICER
Roberto E. Lapid

TREASURER
Renato G. Oñate

CORPORATE SECRETARY
Florecita R. Gonzales

CREDIT DIVISION HEAD
Edwin R. Aquino

FINANCE DIVISION HEAD
Corazon S. Chiu

SALES AND RENTAL DIVISION HEAD
Gerard M. Aguirre

BDO SECURITIES CORP.

PRESIDENT
Erlaster C. Sotto

ASST. VICE PRESIDENTS
Peter T. Chua
Jasper M. Jimenez

EBC INVESTMENTS, INC.

PRESIDENT
Antonio A. Henson

EBC STRATEGIC HOLDINGS CORPORATION

PRESIDENT
Edmundo L. Tan

EQUIMARK-NFC DEVELOPMENT CORPORATION

PRESIDENT
Sergio Ll. Naranjilla, Jr.

EQUITABLE CARD NETWORK, INC.

ACTING PRESIDENT
Ma. Ophelia L. Camina

FIRST VICE PRESIDENT
Ricardo M. Celestino

PCIB SECURITIES, INC.

PRESIDENT
Gabriel U. Lim

SENIOR ASST. VICE PRESIDENTS
Nilo C. Sampayo
Ma. Carolina T. Santana

Products and Services

1. BDO FINANCIAL SERVICES, INC.

Transaction Services
Remittance Services
Foreign Exchange Buying and Selling
Bills Payment Acceptance
Loan Inquiry
Application Drop-off for
Auto Loan
Housing Loan
Personal Loan
BDO Insurance
BDO Credit Cards
DPEX Courier Service (for selected outlets)
Over-the-Counter Credit Card
Balance Transfer

2. BDO INSURANCE BROKERS, INC.

Industrial / Commercial All Risk
Fire & Lightning with Allied Perils (Residential and Commercial)
Business Interruption
Personal / Comprehensive
General / Product Liability
Contractor's All Risks
Erection All Risks
Machinery Breakdown
Electronic Equipment
Motor Vehicle
Marine Cargo, Marine Hull and Aviation
Surety Bonds (Construction Bond, Heirs Bond, etc.)
Money, Securities & Payroll
Fidelity Guarantee
Banker's Blanket Bond
Group Life
Individual / Group Personal Accident
Travel Personal Accident
Group Health / Hospitalization / HMO

3. BDO LEASING & FINANCE, INC.

Leasing
Financial Lease
Operating Lease
Amortized Commercial Loan (ACL)
Installment Paper Purchase (IPP)
Factoring

4. BDO PRIVATE BANK

Peso and Foreign Currency
Settlement Accounts
Securities Custody and Safekeeping Accounts
Deposits
Securities
Foreign Exchange
Derivatives / Structures
Consolidated Cash and Securities Statement
Wealth Advisory
Financial Planning
Financial Asset Consolidation
Investment Advisory and Management
Purpose Trust
Tax and Estate Advisory

5. CARD PRODUCTS

Debit Cards
BDO Smartteller ATM Card
BDO ATM Debit Card Mastercard
BDO ATM Debit Card Paypass

Fastteller
Speedteller
Pre-Paid Cards
BDO Cash Card
BDO Cash Card International
BDO Asenso Kabayan Cash Card
Smart Money
Fastcard

6. COMMERCIAL & INDUSTRIAL LOANS

Credit Lines
Bills Purchase Lines
Check Discounting Lines
Term Loans
Trust Loans
US Dollar Denominated Loans
LC / TR Financing
Stand-by LC
CTS Financing
Export Bills Purchase
Export Packaging Credit
Fx Settlement
Sugar Quedan Financing
Receivables Purchase Facility

7. CONSUMER LOANS

BDO Consumer Loans
BDO Home Loan
BDO Home Equity
BDO Contract-to-Sell Financing
BDO Auto Loan
BDO Personal Loan
BDO Credit Cards
MasterCard
BDO Home MasterCard
BDO Shop More MasterCard
BDO Classic MasterCard
BDO Gold MasterCard
BDO Titanium MasterCard
BDO Platinum MasterCard
American Express
American Express Platinum Card
American Express Card
American Express Gold Card
American Express Corporate Card
American Express Corporate Gold Card
American Express Credit Card
American Express Gold Credit Card
American Express Platinum Credit Card
Visa
BDO Classic Visa
BDO Gold Visa
JCB
BDO Classic JCB
BDO Gold JCB

8. CROSS BORDER & WHOLESALE LENDING

Structured Trade Finance

9. DEPOSIT-RELATED SERVICES

Manager's Check
Gift Check
Customized Check
Demand Draft
Telegraphic Transfer
Interbranch Deposit
Deposit Pick-Up Services

Night Depository Service
Safe Deposit Box

10. FOREIGN CURRENCY DEPOSITS

Dollar Savings Account
Club 60 Dollar
Dollar Super Saver
Dollar Time Deposit
Dollar PRA (Philippine Retirement Authority) Time Deposit
Mega Savings Dollar
Two - Year Dollar Time Deposit
Three - Year Dollar Time Deposit
Five - Year Dollar Time Deposit
Third Currency Accounts

11. FOREIGN EXCHANGE

Over-the-Counter Purchase / Sale of FX
Purchase / Sale of Traveller's Checks

12. INVESTMENT BANKING

BDO Capital & Investment Corporation
Underwriting of debt, equity and quasi-equity issues
Bonds & notes offerings
Equity offering (initial public offering, follow-on offering, and rights offering, etc.)
Quasi-equity offerings (preferred shares)
Loan Syndication
Project Finance
Securitization
Private placement of debt and equity
Financial Advisory
Mergers and Acquisitions
Direct Investments
Debt Securities and other Financial Assets Brokering and Dealership
BDO Securities Corporation
Equity Securities Brokering and Dealership

13. MISCELLANEOUS SERVICES

Bills Payment Services
Peso Billers
Aboitiz One Inc.
Aboitiz Transportation System
Ace Insurance
AIG Credit Card Co., Phil., Inc.
Alpha Financial Services Group Inc.
American Express Bank Phils Inc.
APO Cement Corp. (CEMEX Group)
Asia Pacific E-Serv Corp.
Asian Land Strategies Corp.
Asian Spirit Inc.
Ateneo De Manila
Automobile Association Phils.
AZ Communication Network Inc.
Bankard / RCBC Bankard
Bankers Institute of The Phils.
Bantay Bata 163
Bayan Telecommunications Inc.
BDO Amex
BDO Card
BDO Equitable Card (Formerly Equitable Card Network Inc.)

BDO Insurance Brokers Inc.
BDO Superlite
Bisaya CATV, Inc.
Blue Cross Insurance
Bonifacio Cable One Corp.
Bonifacio Gas Corporation
Boy Scouts of The Phils.
Cablelink / Paranaque Cable TV
Caelum Developers Inc. - BP
Caritas Health Shield, Inc.
Cebu Cable TV, Inc.
Cebu Filipino Mfg Res.
Cebu Pacific Air Inc.
Celebrity Sports Club
Central CATV / Skycable / Zpdee
Certification Int'l Phils. Inc.
CHC Development Consortium Inc.
CIS Bayantel
CIS Central CATV / Sky Cable
CIS Globe
CIS Innove
CIS Manulife Financial Plans
CIS Manulife Insurance
CIS Pilipino Cable
CIS PLDT
CIS PT&T
CIS Smart
Citibank
Citifinancial Corp.
Colegio De San Juan De Letran
Danvil Plans Inc.
Davao Cableworld Network Inc.
Destiny Cable Inc.
Dial Code Philippines
Digitel
Directory Phils. Corp.
DXN Int'l. Private Ltd.
Eagle Financial Services Group Inc.
East West Mastercard
Eastern Telecommunications Philippines Inc.
EasyCall Communications Inc.
E-Bay / Paypal (Citibank FAO)
E-Census (Unisys)
E-Negosyo Gateway Solutions Inc.
Equitable Insurance Brokerage Inc.
Ever Memorial Garden Co. Inc.
Everything Online, Inc.
Exquisite Resources Inc.
Federal Phoenix Assurance Co.
Filiinvest Land Inc.
Fontana Resort & Country Club
Fort Bonifacio Dev't. Corp.
Fortune Medicare Inc.
Generali Pilipinas
Generali Pilipinas Bancassurance
Gentrade Int'l. Phil. Inc.
Globe Telecom Inc.
Golden Haven Memorial Park
Greenpeace Foundation Inc.
G-xchange Inc.
Health Maintenance Inc.
Hongkong Shanghai Banking Corp.
HSBC FAO Metro Drug Inc.
HSBC FAO Procter & Gamble Distributing
HSBC Personal Loan
Ideal Optical Supply Mktg
Iligan Cement (Lafarge Group)
I-Manila / Tridel Technologies
Infocom Technologies Inc.
Innove Communications
Insular Life Assurance Co.

Products and Services

Island Quarry & Aggregates Corp.
Jobstreet
Knights of Columbus
Lipa City Colleges
Loyola Plans Inc.
Macondray Finance Corp.
Mactan CATV Inc.
Magna Financial Services Group Inc.
Manila Golf and Country Club
Manulife Financial Plans
Manulife Phils.
Matrix Mobile
Maxicare
Maynilad Water Services Inc.
MBF Card Inc.
Meralco
Metrocycle World Corp.
Mind Gate Systems Inc.
Mindanao Portland (Lafarge GR)
Montesorri Professional College Inc.
Moonsat Cable TV Inc.
Moresco - 1
Morinda
Negros Navigation Company Inc.
Next Mobile Inc.
NLEX / ECTAG / MNTC
Norkis Automotive Resources Corp.
Norkis Distributors Inc.
Norkis Financials Corp.
Norkis Trading Co.
Northmin Norkis Northmin Fin'l
Northpine Land Inc. (Formerly Jardine Land Inc.)
Onecard Company Inc.
OOCL Logistics Phils. Inc.
OOCL Phils. Inc.
Pacific CATV
Pacific Healthcare Philippines Inc.
Pacific Internet / Primeworld Digital Systems Inc.
Pacific Plans Inc.
Paramount Life / MBLIC
PCI Leasing & Finance Inc.
PELAC Philam Equitable Life Assurance Co.
Pesala
Petron Fleet Card
Phil. Deposit Insurance Corp.
Philam Life Insurance Company
Philam Plans Inc.
Philamcare Health Systems, Inc.
Philippine Airlines
Philippine Global Communications Inc.
Pilipino Cable
Pilipino Cable- Bacolod
Piltel
Pioneer Life Inc. (Peso)
Platinum Plans Inc.
PLDT
Powercycle Inc.
Primecredit Ltd.
Primewater Infrastructure Corp.
Pru Life of UK (SCB FAO)
Prudentiallife Plans Inc.
Quezon City Sports Club
Reader's Digest / AZ Direct
Republic Cement (Lafarge Group)
Riviera Golf & Country Club
Riviera Sports & Country Club
Royale Tagaytay Country Club

San Bruno Workshop, Inc.
SCA Hygiene Product Corp.
SCB FAO Adidas
SCB FAO Boston Scientific
SCB FAO BP Philippines Inc.
SCB FAO British Embassy
SCB FAO Columbia Pictures Industries Inc.
SCB FAO Holcim Philippines (Davao)
SCB FAO PEMCI / WESM
SCB FAO Pfizer
SCB FAO San Miguel Purefoods Inc.
SCB FAO Soletron Philippines Inc.
Seaboard Eastern Life Ins. Co.
SF Electric Light&Power Co. Inc.
Smart Communications Inc.
Smart Money Reload
Solid Broadband
Solid Cement Corp. (CEMEX Group)
Sony Life Insurance Phils. Corp.
SOS Children's Villages Inc.
Southmin Norkis Southmin Fin'l
Splendido Taal Golf Club Corp.
St. Peter Life Plan Inc.
Standard Chartered Bank
Sun Cable Systems Davao Inc.
Sun Cellular
Sun Life Financial Plans
Sun Life of Canada
Tagaytay Midlands Golf Club
Telecommunications Technologies Philippines Inc.
The Orchard Golf & Country Club
Toyota Financial Services Phil.
Tri-Isys Internet
UBIX Corporation
Unistar Credit & Finance Corp.
US Embassy (Citibank FAO)
Valley Golf & Country Club Inc.
Xango / Mangosteen Beverage Corp.

USD Billers
Bankard / RCBC Bankard
BDO Card
BDO Amex
BDO Equitable Card (Formerly Equitable Card Network Inc.)
Blue Cross Insurance
OOCL Logistics Phils., Inc.
OOCL Philippines, Inc.
Philam Equitable Life Assurance Co.
Philamlife
Pioneer Life Inc.

SM Companies / Subsidiaries / Affiliates
Consolidated Prime Dev't. Corp.
First Asia Realty Dev't. Corp.
First Leisure Ventures Group
HPI's Horizon Community Condominium
Madison Shopping Plaza, Inc.
Mainstream Business, Inc.
Major Shopping Management Corp.
Mandurriao Star, Inc.
Manila Southern Associates Inc.
Market Management Services Inc.
Market Strategic Firm, Inc.
Mercantile Stores Group, Inc.
Meridien Business Leader

Metro Main Star Asia
Metro Mla Shopping Mecca Co.
Mindanao Shopping Destination
Multi Store Corp.
Premier Central Inc.
Premier Southern Corp.
Shoemart Inc.
Shopping Center Management Corp.
SM Investments Corp.
SM Keppel Land Inc.
SM Mart, Inc.
SM Prime Holdings Inc.
SM Retail, Inc.
SMIC One E-Com Center
Star Appliance Center Inc.
Super Shopping Market, Inc.
Tagaytay Highlands Int'l.
Tagaytay Midlands Golf Club
The Country Club at Tagaytay
The Highlands Prime Comm. Condo

14. PESO DEPOSITS

Regular Checking Account
Smart Checking
Super Checking
Peso Checking Account Payroll
Automatic Transfer Facility (ATF)
Peso Passbook Savings Account
Peso ATM
Peso Savings Account Payroll
Junior Savers Club
Power Teens Club
Club 60 Peso
Smart Guarantor
Optimum Savings Account
Super Savings
Peso Time Deposit
Premium Flexi Earner

15. REMITTANCE SERVICES

Credit to BDO Account
Cash Pick Up Anywhere available at:
BDO Branches
SM Forex Counters in SM Dept. Stores, SM Hypermarkets & Makro Stores
SM Business Service Centers
Accredited Rural Bank Partners
Bangko Kabayan
Bank of Florida
Card Bank
Enterprise Bank
One Network Bank
Producers Rural Banking Corp.
Rang-Ay Bank
Rural Bank of Cauayan
Zambales Rural Bank
Accredited Financial Service Partners
Cebuana Lhuillier
M. Lhuillier Financial Services
BDO Remittance Cash Card
BDO Kabayan Savings Account (USD & PHP)
BDO Kabayan Time Deposit
Jollibee Padalang Langhap Sarap
Direct Deposit
Other Services
Credit to Other Local Banks
Cash Door-to-Door
Global Money Transfers
ARY Speed Remit

Coinstar Travelex
EZ Remit
Instant Cash
MoneyGram
Travelex
Uniteller
Xoom
Xpress Money
Asenso Kabayan Program
Kabayan Savings Account (PHP & USD)
Kabayan Time Deposit
BDO Remittance Services (Credit to BDO Account & Cash Pick Up)
BDO Remittance Cash Card
Kabayan Bills Bayad
Kabayan College Secure
Kabayan Loans (Auto Loan, Home Loan & Personal Loan)
Kabayan Homes

16. SPECIAL LENDING

Funding Facilities
Countryside Loan Fund (CLF III)
Countryside Loan Fund – Credit Support for the Environment, Agribusiness and Small & Medium Enterprises (CREAM)
Micro, Small and Medium Enterprises (MSME)
Industrial Guarantee & Loan Fund (Regular & Special)
Industrial Guarantee & Loan Fund (Short-Term Credit Facility)
Environmental Development Program (EDP)
Other Industrial Loan Program (JBIC 6)
BSP Rediscounting Facility
SBGFC - SME Funding for Investments in Regional Markets (FIRM)
SBGFC - SME Funding Access for Short-Term Loans (FAST)
SSS Special Financing Program
SSS Industry Loan Program
SSS Financing Program for Hospitals
SSS Financing Program for Schools
SSS Financing Program for Tourism Projects
Guarantee Facilities
SBGFC - Clean Loan Guarantee Facility
SBGFC - Collateral-Short Guarantee Facility
SBGFC - Collateral-Sharing Guarantee Facility
PhilExim - Pre-Shipment & Post-Shipment Export Finance Guarantee Program
PhilExim - Term Loan Guarantee Program (TLGP)
PhilExim - General Facility Program
PhilExim - Omnibus Guarantee Line under the General Facility Program
PhilExim - Programs for Large Projects in Priority Sectors of the Government

Products and Services

17. TRADE SERVICES

Import / Export Letters of Credit
Domestic Letters of Credit
Standby Letters of Credit
Documents Against Payment
Documents Against Acceptance
Open Account Agreements
Export Negotiations
Shipping Guarantee
Trust Receipt
Inventory Financing
BSP TR Rediscounting

18. TRANSACTION BANKING

Cash Management Services
Integrated Collection Solutions
Bills Payment
Auto Debit Arrangement
Institutional Payment Collections
Corporate Collections
Postdated Check Warehousing
Armored Car Cash Deposit
Pick-up
Motorized Check Pick-up
Integrated Disbursement
Solutions
Direct Credit
Check Printing
Payables Warehousing
Regular Payroll
Cashcard Payroll
Check Disburse
Government Collections
BIR e-Payment
SSS EC Link
Philhealth
HDMF
NHMFC
Liquidity Management
Account Sweeping Facility
Warehouse & Discounting
Facility
Account & Information Services
Infolink
Electronic Banking
Local Networks
ExpressNet
Megalink
BancNet
International Networks
Visa / Plus
MasterCard / Cirrus / Maestro
Internet Banking
myBDO Internet Banking
Corporate Internet Banking
Phone Banking
Mobile Banking
Point-of-Sale (POS)

19. TREASURY DEALERSHIP & BROKERING SERVICES

Treasury Bills & Bonds
Fixed Rate Treasury Notes
Commercial Papers
Foreign Currency Denominated Bonds
FX Forwards and Swaps
Interest Rate Swaps

20. TRUST AND INVESTMENT PRODUCTS

Unit Investment Trust Funds
BDO Peso Money Market Fund
BDO Peso Bond Fund
BDO GS Fund
BDO Peso Fixed Income Fund
BDO Institutional Fixed Income Fund
BDO Peso Balanced Fund
BDO Equity Fund
BDO Institutional Equity Fund
BDO Merit Fund
BDO Dollar Money Market Fund
BDO Dollar Bond Fund
BDO US Dollar Fund
Customized Portfolio Management
Living Trust Accounts
Investment Management Accounts
Employee Benefit / Retirement Accounts
Personal Pension / Retirement Accounts
Pre-Need Trust Funds
Institutional / Corporate Trust Funds
Dollar Trust Funds
Special Trust Services
Mortgage or Collateral Trust Facility / Loan Agency
Escrow Agency Services
Registry / Transfer Agency
Paying Agency
Collection Agency
Receiving Bank
Safekeeping
Life Insurance Trust
Court Trusts
Non-Voting Trusts
Special Purpose Trust
Investment Management Advisory Services

BDO Group of Companies

ARMSTRONG SECURITIES, INC.

20/F South Tower
BDO Corporate Center
7899 Makati Avenue, Makati City
878-4552

BDO CAPITAL & INVESTMENT CORPORATION

20/F South Tower
BDO Corporate Center
7899 Makati Avenue, Makati City
878-4155/878-4125

BDO FINANCIAL SERVICES, INC.

12 ADB Avenue, Ortigas Center
Mandaluyong City
688-1245

BDO INSURANCE BROKERS, INC.

8/F JMT Condominium
27 ADB Avenue, Ortigas Center
Pasig City
688-1288

BDO LEASING & FINANCE, INC.

(formerly PCI Leasing and Finance, Inc.)
BDO Leasing Centre
Corinthian Gardens, Ortigas Ave.
Quezon City
635-6416

BDO PRIVATE BANK, INC.

27/F Ayala Tower 1, Ayala Triangle
Ayala Avenue, Makati City
848-6300/848-6297

BDO RENTAL, INC.

(formerly Equitable Pentad Rental, Inc.)
BDO Leasing Centre
Corinthian Gardens
Ortigas Ave., Quezon City
635-6416

BDO SECURITIES CORPORATION

20/F South Tower
BDO Corporate Center
7899 Makati Avenue, Makati City
878-4155/878-4125

BDO TECHNOLOGY CENTER, INC.

(formerly Equitable Data Center, Inc.)
North Tower, BDO Corporate Center
7899 Makati Avenue, Makati City
840-7000/878-4396

EBC INVESTMENTS, INC.

BDO Building, Paseo de Roxas corner
Sen. Gil Puyat Avenues, Makati City
840-7000/878-4395

EBC STRATEGIC HOLDINGS CORPORATION

262 Juan Luna Street, Binondo, Manila
840-7000/878-4396

EQUIMARK-NFC DEVELOPMENT CORPORATION

Rm. 603, EBC Bldg., 262 Juan Luna St.
Binondo, Manila
840-7712

EQUITABLE CARD NETWORK, INC.

Equitable Card Center
203 Salcedo St., Legaspi Village
Makati City
812-5861 to 67

PCIB PROPERTIES, INC.

North Tower, BDO Corporate Center
7899 Makati Avenue, Makati City
840-7000/878-4395

PCIB SECURITIES, INC.

20/F South Tower
BDO Corporate Center
7899 Makati Avenue, Makati City
878-4564

STRATEGIC PROPERTY HOLDINGS, INC.

North Tower, BDO Corporate Center
7899 Makati Avenue, Makati City
840-7000/878-4396

AFFILIATES

GENERALI PILIPINAS HOLDINGS, INC.

Gercon Plaza Bldg.
7901 Makati Salcedo Village
Makati City, Philippines 1227
886-5258

NORTH PINE LAND, INC.

15/F Taipan Place Bldg.
Emerald Ave., Ortigas Center, Pasig City
637-3697

PHILAM EQUITABLE LIFE ASSURANCE CO. (PELAC)

7/F Philamlife Salcedo Bldg.
126 L. P. Leviste St.
Salcedo Village, Makati City
754-3990

SM KEPPEL LAND, INC.

Penthouse, Benguet Centre Bldg.
12 ADB Ave. Ortigas Center
Mandaluyong City
687-0416/687-0417

TAAL LAND, INC.

8/F Metrobank Plaza
Sen. Gil Puyat Ave., Makati City
898-8944

REPRESENTATIVE OFFICE

TAIPEI, TAIWAN
(REPUBLIC OF CHINA)
REPRESENTATIVE OFFICE
Chung Hsiao West Road, Section-1
#41, 12/F Room-1207
Taipei City 100, Taiwan, R.O.C.
886 2 2370-0098

International Remittance Offices

HONG KONG

BDO REMITTANCE LTD.

Shop 219 Worldwide Plaza, 2/F, 19 Des Voeux Rd.
Central, Hong Kong
(00852) 2537-7148 / 2530-2236
Fax (00852) 2537-7147

EXPRESS PADALA (HK) LTD.

Shops 332-333, 3/F Worldwide Plaza, 19 Des Voeux
Road Central, Hong Kong
(00852) 2877-3776 / 2877-3534
Fax (00852) 2845-0712

EXPRESS PADALA (HK) LTD.

Shop 246, 2/F Worldwide Plaza, 19 Des Voeux Road
Central, Hong Kong
Fax (00852) 2525-4936

EXPRESS PADALA (HK) LTD.

Shop 232, 2/F Worldwide Plaza, 19 Des Voeux Road
Central, Hong Kong
(00852) 2525-5629 / 2525-4268 / 2525-7160
Fax (00852) 2526-9025

EXPRESS PADALA (HK) LTD.

Shop 159, G/F Lik Sang Plaza 269 Castle Peak Road
Tsuen Wan New Territories, Hong Kong
Fax (00852) 2412-0399

EXPRESS PADALA (HK) LTD.

Shop 19, G/F Richland Garden 138 Wu Chui Road
Tsuen Mun New Territories, Hong Kong
Fax (00852) 2458-7628

MACAU

EXPRESS PADALA (Macau) LTD.

Tin Tac Bldg., Rua Dos Cules, No. 6, R/C, Macau
(00853) 28373-324 / 28374-385
Fax (00853) 28374-394

GERMANY

EXPRESS PADALA GMBH Frankfurt

Grosse Friedberger Strasse 6 60313 Frankfurt
Am Main, Germany
(004969) 720-07010 to 13
Fax (004969) 720-07011

ITALY

BDO REMITTANCE (Italia) S.P.A.

Via C. Boldrini 12, 40121 Bologna, Italia
(0039051) 251-992
Fax (0039051) 248-759

BDO REMITTANCE (Italia) S.P.A.

Via San Zanobi 5-7/R 50129 Firenze, Italia
(0039055) 426-3225
Fax (0039055) 051-6497

BDO REMITTANCE (Italia) S.P.A.

2/F Via Dogali No. 20 98123 Messina, Italia
(0039090) 228-6232
Fax (0039090) 651-3823

BDO REMITTANCE (Italia) S.P.A.

Via Speronari 6 20123 Milano, Italia
(003902) 725-2161
Fax (003902) 862-795

BDO REMITTANCE (Italia) S.P.A.

Via Vicenza 5/A, Interior 2A 00185 Roma, Italia
(003906) 445-7724 / 446-0395
Fax (003906) 446-0393

BDO REMITTANCE (Italia) S.P.A.

Via San Pio V, 7/B 10125 Torino, Italia
(0039011) 669-0007
Fax (0039011) 669-0085

USA

BDO REMITTANCE (USA), Inc.

2365 S. Azusa Avenue, West Covina
California 91792
(001800) 4732-3252
Fax (001626) 363-9811

BDO REMITTANCE (USA), Inc.

215 South Vermont Avenue
Los Angeles, California 90004
(001800) 372-3252
Fax (001213) 229-0893

BDO REMITTANCE (USA), Inc.

4815 Mission St. San Francisco, California 94112
(001888) 272-3252
Fax (001415) 587-9495

BDO REMITTANCE (USA), Inc.

5845 North Clark Street Chicago, Illinois 60660
(001733) 271-7380 / 271-7382
Fax (001773) 271-7390

REPRESENTATIVE OFFICES

FRANCE

BDO UNIBANK PARIS

86 Rue de la Pompe, 75016 Paris
(00331) 5375-1142
Fax (00331) 5375-1142

ISRAEL

BDO REMITTANCE (Israel)

4/F Shop 4412 New Tachana Merkazit, 108
Levinsky St. Tel Aviv, 66052 Israel
(009723) 639-0163, 537-9294
Fax (009723) 639-0163

DESK OFFICES

SAUDI ARABIA

AL RAJHI BANKING - Riyadh

Tahweel Al Rajhi Batha Br.# 701
2/F Manila Plaza Bldg. Riyadh, K.S.A
(009661) 4053591 / 4050292
Fax (009661) 4020722

AL RAJHI BANKING - Al Khobar

Tahweel Al Rajhi Batha
Br.# 703 Al-Khobar KSA in front of
Al-Salama Hospital
(009663) 8976809 loc. 108
Fax (009663) 8976598

AL RAJHI BANKING - Jeddah

Tahweel Al-Rajhi Jeddah Br# 704 Queen's Bldg.
Balad, Jeddah, KSA
(009662) 642 7151 / 645 1385
Fax (009662) 643 8542

AL RAJHI BANKING - Khamis

Tahweel Al Rajhi - Khamis Mushayt Ctr.
(009667) 2201950
Fax (009667) 2202630

UNITED ARAB EMIRATES

UAE DESK OFFICE

PO Box 185813 Flat 401 Al Fahad Building
Rigga, Deira, Dubai
(009715) 02460206
Fax (009715) 02460206

OMAN

OMAN DESK OFFICE

PO Box 1116 PC 131
Al Hamriya, Sultanate of Oman
(00968) 92578862
Fax (009682) 475 0908

QATAR

QATAR DESK OFFICE

PO Box 4847 Doha, Qatar
(00974) 5372324
Fax (009714) 4352199

BAHRAIN

BAHRAIN DESK OFFICE

PO Box 20404, Gov't Rd.
Manama Kingdom of Bahrain
(009733) 9874998
Fax (009733) 17214819

KUWAIT

KUWAIT DESK OFFICE

Zaid Al Kazemi & Sons Bldg., Mubarak Al Kabir St.
PO Box 20078, Safat, Kuwait

Branch Directory

METRO MANILA

• CALOOCAN

CALOOCAN

Rizal Avenue Extension
near corner 11th Avenue, Grace Park
Caloocan City
366-0948, 366-0949, 363-7402
364-3749, 365-5184
Fax 364-5440

CALOOCAN – A. MABINI

G/F Corazon Bldg. 432 A. Mabini St.
Poblacion, Caloocan City
285-4364, 287-4208, 287-4135
Fax 285-5962

CALOOCAN – SANGANDAAN

No. 628 A. Mabini St.
1408 Sangandaan, Caloocan City
287-0578, 288-5525, 288-5540
Fax 285-2738

CALOOCAN – 7TH AVENUE

Rizal Avenue Extension
corner 7th Avenue, Caloocan City
362-1873, 361-1074, 361-1249
366-2456
Fax 361-1272

EDSA – A. DE JESUS

474 EDSA corner B. Serrano and
A. De Jesus St., 1403 Caloocan City
366-6088, 366-5638, 366-5639
366-8714
Fax 363-3845

EDSA EAST – CALOOCAN

L & E Bldg. EDSA corner Gen.
Concepcion St. Caloocan City
367-7336, 330-5836, 367-8751
330-5834, 330-5837, 330-5832
Fax 330-5832

GENERAL LUIS

297 General Luis St.
Barrio Kaybiga, Caloocan City
937-3355, 419-3005, 939-6152
Fax 938-6020

GRACE PARK

G/F A & R Bldg. 213 Rizal Avenue
Extension, Grace Park, Caloocan City
365-5805, 364-6125, 365-5166
Fax 365-5804

GRACE PARK – 8TH AVENUE

Rizal Avenue Extension
Grace Park, Caloocan City
364-1941, 363-5628, 363-5635
363-5668, 363-5633, 361-1626
Fax 361-1299, 361-1622

GRACE PARK – 9TH AVENUE

414 Rizal Avenue Extension
Grace Park, 1400 Caloocan City
365-7308, 363-3581, 361-1215
361-1208, 361-1984, 364-9190
367-7017
Fax 364-9148

GRACE PARK – 11TH AVENUE

1619 Rizal Avenue Extension
corner 11th Avenue
1400 Caloocan City
366-1978, 366-1980, 361-1441
361-2098, 366-1926, 366-1927
367-2349
Fax 361-1421

MONUMENTO

MacArthur Highway
corner Calle Uno, Caloocan City
362-0295, 365-5470, 330-5683
365-6250
Fax 365-8290, 364-0532

SAMSON ROAD

G/F Ma. Cristina Bldg. Samson Road
corner UE Tech., Caloocan City
362-8140, 361-0602, 361-2538
Fax 366-4698

• LAS PIÑAS

LAS PIÑAS – ALMANZA

Alabang-Zapote Road, Almanza Uno
Las Piñas, Metro Manila
801-6357, 801-6399, 801-6400
Fax 801-6359

LAS PIÑAS – BF RESORT

BDO Bldg., Blk 4 Lot 9 BF Resort Drive
Phase 4, BF Resort Village, Las Piñas
873-8925, 873-8923
Fax 873-8918

LAS PIÑAS – PHILAMLIFE AVENUE

Alabang-Zapote Road, Pamplona Tres
1740 Las Piñas, MM
874-4259, 872-8167, 874-4252
874-0325
Fax 874-3892

PAMPLONA

Alabang-Zapote Road
Pamplona, Las Piñas City
872-2563, 872-0824
Fax 872-9911

SM SOUTHMALL 1

UG/F SM Southmall
Alabang-Zapote Road, Las Piñas City
800-0471, 806-4383, 806-4389
800-1648
Fax 800-0472

SM SOUTHMALL 2

UG/F SM Southmall
Alabang-Zapote Road, Las Piñas City
800-6798, 800-9122, 800-0590
800-0545
Fax 800-9597

TALON LAS PIÑAS

G/F Motiontrade Bldg.
Alabang-Zapote Road, Talon
Las Piñas City
805-1922, 800-9559, 800-8920
802-3504, 805-1921
Fax 800-9999

• MAKATI

A. ARNAIZ – SAN LORENZO VILLAGE

L & R Bldg., 1018 A. Arnaiz Avenue
Makati City
887-7670, 844-2648, 843-0533
844-3045
Fax 843-0522

ALFARO – SALCEDO VILLAGE

G/F PCCI Bldg., 118 Leviste St. (formerly
Alfaro St.), Salcedo Village Makati City
751-0237, 815-3014
Fax 815-2988

AMORSOLO

G/F Queensway Bldg.
No. 118 Amorsolo St. Legaspi Village
Makati City
813-8434, 817-7763, 810-2202
Fax 891-5533

ASIA TOWER – PASEO

G/F Asia Tower corner Paseo de Roxas
& Benavidez St. 1229 Makati City
750-6888, 841-0384, 841-0385
841-0245
Fax 750-9888

AYALA AVENUE

G/F People Support Center
Amorsolo St. corner Ayala Avenue
Makati City
889-7552, 889-7554, 889-7556
750-6007, 750-6008
Fax 889-7480

AYALA – RUFINO

G/F Rufino Bldg. Ayala Avenue
corner Herrera St., 1226 Makati City
812-4214, 810-1439, 812-4243, 810-1476
Fax 810-1439

AYALA TRIANGLE 1

GM-B G/F Tower 1, Ayala Triangle
Ayala Avenue, Makati City
759-4413, 848-6734, 891-9948
891-9949
Fax 891-9897

BAGTICAN PASONG TAMO

Unit 102 G/F Pryce Center
Condominium, 1179 Chino Rocas
Avenue corner Bagtican St.
San Antonio Village, Makati City
899-1059, 899-1063, 899-1061
899-1053
Fax 899-1052

BEL-AIR

G/F SM Makati Cyberzone 1
along Sen. Gil Puyat Avenue, Makati City
895-1579, 895-1512, 895-1428
896-8245, 899-4087, 899-6297
899-5156, 899-6259
Fax 890-8475

BEL-AIR – GIL PUYAT

Country Space I Condominium Bldg.
Sen. Gil Puyat Avenue, Bel-Air Village
1209, Makati City
892-6891, 815-2013, 751-0238
Fax 818-8242

CASH & CARRY

G/F Unit No. G01A Cash & Carry Mall
South Super Highway & Filmore St.
Makati City
887-3210, 887-3761, 887-6205
887-5360
Fax 887-3210

CHINO ROCES AVENUE

Units 3 & 4 La Fuerza Plaza
Chino Rocas, Makati City
893-7851, 893-7859
Fax 867-1549

DELA ROSA – RADA

Ace Bldg., corner Dela Rosa & Rada St.
Legaspi Village, 1229 Makati City
815-4163, 893-1495, 893-8770
813-4912
Fax 817-2323

DIAN – GIL PUYAT

G/F EPCIB Bldg., Sen. Gil Puyat Avenue
corner Dian St., Makati City
844-2554, 889-1564, 845-3239
Fax 844-4244

DPC PLACE – CHINO ROCES

G/F (Unit 102) of DPC Place
2322 Chino Rocas Ave., Makati City
889-8623, 889-5104, 889-8967,
889-6687, 886-4981, 886-4982
Fax 889-8687

ENTERPRISE CENTER – AYALA AVENUE

3 Level, Tower 1, The Enterprise Center
6766 Ayala Avenue, Makati City
886-5498, 886-5499, 728-1076
Fax 886-5500

EVANGELISTA - MAKATI

1695 Evangelista St.
corner Gen. Lacuna St., Bangkal
Makati City 1233
844-9278, 844-9276, 888-2497
Fax 893-1810

GIL J. PUYAT

Union Ajinomoto Bldg.
Sen. Gil Puyat Avenue, Makati City
897-4841, 890-6546, 895-0471
896-4843, 897-4838
Fax 890-6357

GREENBELT

G/F 108 Legaspi St.
corner Paseo de Roxas
Pioneer House Bldg.
Legaspi Village, Makati City
894-0513, 840-4568, 840-4541
830-2286
Fax 830-2281

HERRERA

V.A. Rufino corner Sotto St.
Legaspi Village, Makati City
812-3074, 810-0303, 812-7054
Fax 759-4415

JAKA II - LEGASPI ST.

G/F 150 GC Corporate Plaza
Legaspi St., Legaspi Village
1229 Makati City
817-8657, 893-5625, 817-2970
Fax 817-0160

J.P. RIZAL

872 J.P. Rizal St., Barangay Poblacion
Makati City
899-8690, 899-8673, 895-7730
Fax 899-8443

LEGASPI VILLAGE – SALCEDO ST.

EBC Bldg., 203 Salcedo St.
Legaspi Village, Makati City
812-6144, 812-5873, 812-5874
Fax 812-6145

MAGALLANES VILLAGE

Unit 104 The Gate Way Center
Paseo de Magallanes
Magallanes Village, Makati City
852-9640, 852-9643, 852-9843
853-4620
Fax 852-9843

MAIN OFFICE

BDO South Tower, Makati Avenue
corner H.V. Dela Costa St.
1227 Makati City
818-4643, 878-4640, 878-4645
878-4638
Fax 878-4631, 878-4670, 878-4639

MAKATI AVENUE – AYALA

L.V. Locsin Bldg., Ayala Avenue
corner Makati Avenue. 1228 Makati City
817-7455, 818-7286, 817-7182
Fax 817-7180

Branch Directory

MAKATI CINEMA SQUARE

Makati Cinema Square
Pasong Tamo, 1229 Makati City
811-1364, 811-1523, 811-1458
844-1990
Fax 811-1447

MAKATI SHANGRILA HOTEL

Unit 191 Shangrila Hotel Manila
Ayala Center, Makati City
813-5004, 813-5006, 813-5007
813-4788, 817-0295
Fax 813-5005

MEDICAL PLAZA – LEGASPI VILLAGE

Unit 101, G/F Medical Plaza Makati
Amorsolo St. corner Dela Rosa St.
Legaspi Village, Makati City
813-2585, 750-5545, 813-2739
Fax 750-5546

METROPOLITAN AVENUE

G/F Metropolitan Terraces
Metropolitan Avenue
corner Sacred Heart St.
(formerly Dao St.), Makati City
899-6618, 899-6693, 899-6631
890-5437
Fax 899-6667

NEPTUNE – MAKATI AVENUE

101 Neptune St. corner Makati Avenue
1209 Makati City
897-2174, 751-6332, 897-8483
897-2694
Fax 896-6062

PACIFIC STAR – MAKATI

G/F Pacific Star Bldg.
Sen. Gil Puyat Avenue
corner Makati Avenue, Makati City
811-5939, 811-5938, 811-5567
811-5225
Fax 811-5568

PASAY ROAD

845 Corporate Plaza Bldg.
Pasay Road, Makati City
894-1732, 817-6113, 810-9382
818-1783, 812-5063
Fax 818-2958

PASEO – GIL PUYAT

EBC Bldg., Paseo De Roxas
corner Gil Puyat Avenue, Makati City
895-3949, 895-0055, 895-5918
890-9531
Fax 897-6149

PASEO DE ROXAS 2

G/F BDO Plaza
8737 Paseo de Roxas St., Makati City
818-3527, 892-9796, 840-3366
892-7333, 892-5703, 840-3633
813-0542
Fax 892-5252

PASEO TOWER – MAKATI

Equitable Bank Tower
8751 Paseo de Roxas, Makati City
886-0012, 843-5480, 886-0014
815-2204, 886-0018, 886-0009
817-4421, 843-5464
Fax 817-4421, 843-5464

PASONG TAMO EXT.

G/F Allegro Center
Pasong Tamo Extension, Makati City
817-5456, 817-5443, 817-5439
Fax 817-5641

PEREA – PASEO

G/F Universal Re Bldg.
106 Paseo de Roxas 1228 Makati City
817-1519, 816-2220, 817-7457
815-9032
Fax 817-1845

PHILAM TOWER – VALERO

G/F Philamlife Tower
8767 Paseo de Roxas, Makati City
843-4297, 843-4265, 843-4237
843-4310
Fax 843-4365

RADA

G/F One Legaspi Park, Rada St.
Legaspi Village, Makati City
909-2011, 909-2012, 909-2013
Fax 909-2014

REPOSO – MAKATI

EBC Bldg., JP Rizal corner
N. Garcia (formerly Reposo) Makati City
896-2437, 897-8651, 897-8648
896-1790
Fax 897-8655

ROCKWELL

G/F Power Plant Mall, Rockwell Center
Amapola corner Estrella St., Makati City
899-1488, 899-1250, 899-6196
Fax 899-1489

ROCKWELL CENTER – MAKATI

Lot 3, Block 7, Rockwell Drive
Rockwell Center, Poblacion, Makati City
898-1742, 897-1743, 898-1744
898-1745, 898-1891, 897-3992
Fax 898-1746

SALCEDO

Golden Rock Bldg. 168 Salcedo St.
Legaspi Village, Makati City
816-1467, 816-1478, 816-1489
Fax 816-1468

SM MAKATI

Shoemart Annex Bldg., Ayala Center
Makati City
893-3241, 817-0856, 813-3975
812-6844, 812-6838
Fax 818-0855, 892-2182

TORDESILLAS

3 Salcedo Place, Tordesillas St.
Salcedo Village, Makati City
751-6087, 751-6088, 887-7734
Fax 751-6088

VALERO

G/F Pearlbank Center 146 Valero St.
Salcedo Village, Makati City
817-9678, 817-9586, 817-9675
750-1032
Fax 750-1037, 817-9675

VILLAR – SALCEDO VILLAGE

Eurovilla III Condominium
154 Villar St., corner L.P. Leviste St.
Salcedo Village, Makati City
818-1681, 894-1049, 812-5070
Fax 894-1048

WASHINGTON – GIL PUYAT

G/F Keystone Bldg.
220 Gil Puyat Avenue, Makati City
893-2183, 844-7633, 844-0045
844-1325
Fax 893-2180

• MALABON

MALABON

685 JP Rizal St., Barangay San Agustin
Malabon City
281-9254, 281-9252, 281-5603
Fax 281-5604

MALABON – GOV. PASCUAL

G/F MGC Veranda Bldg.
31 Gov. Pascual Avenue
Tinejeros, Malabon City
288-7751, 288-6870, 288-7491
Fax 285-6411

MALABON – RIZAL AVENUE

694 Rizal Avenue
1470 Malabon, Metro Manila
281-0995, 281-0949, 281-1005
281-0536, 281-0538
Fax 281-5346

POTRERO

110 MacArthur Highway
corner Riverside St., Potrero, Malabon
447-4554, 447-4555, 367-9806
Fax 364-6308

• MANDALUYONG

BEACON PLAZA – SHAW BLVD.

UG 105-UG 106 Beacon Plaza
Shaw Blvd. corner Ideal St.
Mandaluyong City
726-2314, 726-2450, 726-2364
Fax 726-1107

BONI AVENUE

74 Maysilo Circle, corner Boni Avenue
Mandaluyong City
531-6378, 532-5206, 531-3694
534-6942
Fax 531-3550

EDSA – POEA

POEA Bldg., EDSA
corner Ortigas Avenue
Mandaluyong City
724-5943, 724-5955
Fax 724-5966

HEAD OFFICE

12 ADB Avenue, Ortigas Center
Mandaluyong City
702-6276, 702-6278, 702-6279
702-6000 local 5276-5281
6276, 6278, 6279, 5272 to 74
Fax 702-6280, 702-6281

KALENTONG

MRDC Bldg. Shaw Blvd.
corner Gen. Kalentong St.
Mandaluyong City
532-8953, 531-9146, 531-6984
Fax 531-7071

LIGAYA – BONI AVENUE

654 Boni Avenue
1550 Mandaluyong City
534-0570, 534-3133, 534-3134
Fax 746-2747

PIONEER HIGHLANDS – MADISON

Unit 01 (facing Madison St.)
LG/F Globe Telecom Plaza 1 Bldg.
Pioneer St. Corner Madison St.
Mandaluyong City
746-0081, 634-7933, 746-3806
Fax 746-3805

RELIAANCE ST. – EDSA

G/F Paragon Plaza, EDSA
corner Reliance St. Mandaluyong City
638-9070, 638-9066, 638-9072
687-6804
Fax 638-9069

SAN MIGUEL CENTER – ORTIGAS

G/F SMPPI Corporate Centre Bldg.
St. Francis Avenue
1554 Mandaluyong City
911-0976, 638-7001, 638-7003
Fax 638-7002

SHANGRILA PLAZA MALL – EDSA

Unit#129-A, Level 1
Shangri-la Plaza Mall, EDSA corner
Shaw Blvd., Mandaluyong City
638-2692, 638-2693, 633-4187
Fax 687-6944

SHAW BLVD.

555 Shaw Blvd., Mandaluyong City
722-7572, 722-6677, 722-7584
Fax 722-7592

SHAW BLVD. – STANFORD

EBC Bldg. Shaw Blvd.
corner Stanford St.
Mandaluyong City
723-5523, 723-8705, 723-8708
Fax 723-8707

SHAW BLVD. – YULO

285 A. Shaw Blvd.
corner L. Cruz St. Mandaluyong City
533-5424, 533-6518, 533-5252
533-7688
Fax 534-8419

SM MEGAMALL A

G/F SM Megamall Bldg. A
Ortigas Center, Mandaluyong City
631-9813, 633-1786, 635-2358
633-1785, 634-0437
Fax 633-1784

SM MEGAMALL B

Upper & Lower Ground Floors
SM Megamall Bldg B
Julia Vargas cor EDSA
Ortigas Center Mandaluyong City
632-7425, 631-2956, 631-9843
631-9806, 633-4969, 633-1924
Fax 635-5172-LG, 631-6766-UG

• MANILA

ARRANQUE

1359-1361 Soler St., Sta. Cruz, Manila
734-2550, 733-0934, 733-3538
733-0916
Fax 734-2549

ARRANQUE – T. ALONZO

733 T. Alonzo St., Manila
733-4655, 733-4648, 733-4657
Fax 733-9493

BINONDO

411 Quintin Paredes St., Binondo, Manila
241-3055, 247-4278, 241-3050
241-3065
Fax 241-2892

BLUMENTRITT

2325 Rizal Avenue
corner Antipolo St., Sta. Cruz, Manila
255-6260, 254-1945, 251-8135
256-5009
Fax 256-5012

Branch Directory

C. PALANCA – QUIAPO

132 Carlos Palanca St., Quiapo, Manila
735-6403, 733-6342, 733-6343
733-6337, 733-6334
Fax 733-6329

C. M. RECTO

C. M. Recto Avenue
corner Nicanor Reyes St., Manila
735-2554, 735-5686
Fax 735-5688

C. M. RECTO – REINA REGENTE

1059 C. M. Recto Avenue
corner Reina Regente St.
Binondo, Manila
244-3993, 244-3994, 245-7141
245-7142
Fax 244-7318

C. M. RECTO – SAN SEBASTIAN

2070 C.M. Recto St.
1008 Sampaloc, Manila
734-8889, 734-9682, 733-0267
734-6679, 734-9679
Fax 736-9059

CARMEN PLANAS

812 O' Racca Bldg.
Carmen Planas St. Divisoria, Manila
242-6712, 242-6704, 243-3595
Fax 242-4252

CARMEN PLANAS – P. RADA

1033-1035 C. Planas St.
1012 Tondo, Manila
245-2240, 245-2323, 243-0217
Fax 245-1648

CARMEN PLANAS – ZARAGOSA

921 Carmen Planas St.
corner Zaragosa St., Tondo, Manila
243-4879, 243-4881, 243-4882
Fax 245-5207

CENTRAL MARKET – V. FUGOSO

1711 V. Fugoso St. corner Sulu St.
Sta. Cruz, Manila
734-1509, 735-0664, 734-3048
Fax 735-0664

CENTURY PARK – ADRIATICO

Century Park Hotel
corner Adriatico St. & Vito Cruz St.
1004 Malate, Manila
536-9085, 400-6632, 536-9086
528-8888 local 2919
Fax 525-1607

DASMARIÑAS ST. – BINONDO

PCIBank Bldg., Dasmariñas St.
Binondo, 1006 Manila
242-9413, 242-9415, 242-9416
242-9395, 242-9390, 242-9389
245-1756
Fax 243-3144, 242-9390

DIVISORIA

744-746 Ilaya St., Tondo, Manila
241-8607, 241-4158, 241-8617
241-4159
Fax 241-8617

ECHAGUE

Nos. 116-120 C. Palanca St.
Quiapo, Manila
733-7436, 733-7437, 733-7434
734-6858
Fax 734-8131

ELCANO

SHC Tower 619 Elcano St.
San Nicolas, Manila
247-1957, 247-1958, 247-1960
Fax 247-1959

ERMITA – ADRIATICO

Adriatico Executive Center
Adriatico St., Ermita, Manila
536-7514, 521-7751, 536-7517
Fax 523-5866

ESPAÑA

Carmen Bldg. España
corner G. Tolentino St.
Sampaloc, Manila
735-6698, 735-6573, 736-1770
736-4159
Fax 735-6588

ESPAÑA – BLUMENTRITT

2101-2103 España Ave
Cor. Blumentritt St.
1008 Sampaloc, Manila
741-1517, 741-3274, 741-6709
Fax 731-5101

GANDARA

811-813 Sabino Padilla St.
(formerly Gandara St.), Sta. Cruz, Manila
733-1342, 734-3255, 734-4574
733-3705, 733-8079, 736-6382, 732-3254
Fax 734-3254, 733-1338

GANDARA – SOLER

1268 Soler St. corner S. Padilla St.
1006 Binondo, Manila
244-8097, 244-8039, 247-6507
Fax 244-8041

HARRISON PLAZA

Unit R-5 URDI Bldg. Harrison Plaza
Shopping Complex, F. B. Harrison
Malate, Manila
524-4308, 525-2954, 524-6533
536-1573
Fax 523-2732

ILAYA

1049-1051 Ilaya St., Divisoria, Manila
245-5508, 245-5510, 242-1686
245-0235, 245-0242
Fax 245-0569

ILAYA – M. DE SANTOS

632 M. de Santos St., Manila
243-1826, 243-1828, 243-1829
243-1830, 243-1831
Fax 243-1827

ILAYA – PADRE RADA

940-942 Ilaya St., Tondo, Manila
242-1110, 245-5478, 245-0283
Fax 245-0107

INTRAMUROS

G/F Chamber of Commerce Bldg.
#3 Magallanes Drive
Intramuros, Manila
527-7998, 527-7964, 527-8585
Fax 527-7574

J. ABAD SANTOS

G/F Ching Leong Temple
J. Abad Santos Avenue
Tondo, Manila
252-2140, 252-2141, 255-6594
252-2127
Fax 252-2139

JAS – ANTIPOLLO

G/F Intercastr Corporate Tower
2230 J. Abad Santos Avenue
Tondo, Manila
253-6544, 253-6566, 253-6606
Fax 253-6555

JAS – RECTO

1174 J. Abad Santos Avenue
Tondo, Manila
251-7584, 256-6572
Fax 251-7578

JUAN LUNA

262 Juan Luna St.
Binondo, Manila
241-5967, 241-6655, 241-6065
241-5782, 241-5774, 243-0195
243-0197
Fax 241-5787, 241-4487, 241-6477

KAMAGONG

2567 P. Ocampo (Vito Cruz Extension)
corner Madre Perla St. Manila
563-0504, 564-7104, 564-2870
563-1895
Fax 564-4435

LAVEZARES

321-325 Garden City Condominium
corner Lavezares & Camba St.
San Nicolas, Manila
242-4244, 242-4249, 242-4250
242-4251
Fax 242-4254

LUNETA – T.M. KALAW

707 T.M. Kalaw St., corner Churrucá St.
Ermita, Manila
525-6857, 523-5334, 525-6590
525-4871, 525-8378, 524-4849
523-9834, 524-0221
Fax 525-4868

MABINI

A. Mabini corner Calle Soldado St.
Ermita, Manila
524-6001, 450-1693
Fax 524-6002

MASANGKAY

Lun Hong Townmates Association Bldg.
1226 Masangkay St., Sta. Cruz, Manila
255-2002, 255-2065, 255-2080
Fax 255-2023

MASANGKAY – C. M. RECTO

1029-1031 JP Bldg.
Masangkay corner Tronqued St.
Sta. Cruz, Manila
244-0185, 244-1806, 244-1808
Fax 244-0186

MASANGKAY – LUZON ST.

907 Luzon St. corner Masangkay St.
Tondo, Manila
252-4456, 252-1149, 254-5056
Fax 254-9528

NAGTAHAN

G/F SM Nagtahan, Magsaysay Blvd.
corner Nagtahan Road
Sampaloc, Manila
516-0681, 516-0682, 516-0683
Fax 516-0630

ONGPIN

Unit ABC Imperial Sky Garden Ongpin
St. corner T. Pinpin St. Binondo, Manila
244-3738, 243-5516, 241-8143
Fax 244-8238

ONGPIN – T. ALONZO

Unit 564 and 566 Gel Tower
T. Alonzo St. Sta. Cruz, Manila
733-9556, 733-1461, 733-1477
733-9518
Fax 733-1459

ONGPIN – TOMAS MAPUA

1004-1006 Ongpin St., Sta. Cruz, Manila
734-2944, 735-2524, 735-8641
Fax 734-2945

PACO – A. LINAO

1635-1641 A. Linao St., Paco, Manila
536-0358, 525-6521, 303-0399
536-0359
Fax 536-0357

PADRE FAURA – A. MABINI

A. Mabini corner Padre Faura St.
1000 Ermita, Manila
525-8928, 523-3173
Fax 523-4879

PADRE RADA

Gosiupo Bldg. 480-482
Padre Rada corner Elcano St.
Tondo, Manila
245-0176, 245-0249, 245-5513
Fax 245-5491

PEDRO GIL – A. MABINI

1567-1571 Salud Bldg.
Pedro Gil corner A. Mabini St.
Ermita Manila
400-7362, 700-7363, 525-6121
Fax 400-7364

PEDRO GIL – SINGALONG

1080 corner Pedro Gil &
Singalong St., 1007 Paco, Manila
523-7290, 521-3647, 523-0541
525-7644, 525-7640, 523-1711
523-1736, 536-6448, 536-6449
Fax 525-3429

PLAZA CALDERON – PEDRO GIL

G/F Unit C, Harmonic Seven Bldg.
2332-2334 Pedro Gil corner Vesta St.
Sta. Ana, Manila
563-4803, 562-6816, 563-7156
562-6841
Fax 564-6548

PLAZA STA. CRUZ – DASMARIÑAS ST.

377 Plaza Sta. Cruz
1003 Sta. Cruz, Manila
733-3003, 733-3004, 733-3001
733-3006
Fax 733-3018

PORT AREA – SOUTH HARBOR

G/F Velco Center, R.S. Oca
corner A.C. Delgado St.
Port Area, Manila
527-0717, 527-0793
Fax 527-0695

QUIAPO – QUINTA MARKET

Quezon Blvd. corner C. Palanca St.
Quiapo, Manila
735-9591, 947-3594, 947-3595
735-9593, 735-9594, 735-9595
Fax 735-9592

QUIAPO – QUEZON BLVD.

Quezon Blvd. 1001, Quiapo, Manila
733-6295, 733-6249, 735-0953
734-0477, 734-0478
Fax 733-6040

Branch Directory

QUINTIN PAREDES

524 Enterprise Bldg.
Quintin Paredes St.
corner Carvajal St. Binondo, Manila
245-9937, 245-6059, 245-5945
243-9687, 243-9689, 243-4042
243-4043, 243-4044, 245-5948
Fax 243-4041

QUIRINO PACO

CRS Tower corner Perdigon St.
Pres. Quirino Avenue, Paco, Manila
561-7305, 562-2153
Fax 561-7304

RIZAL AVENUE – BAMBANG

1607 Alvarez St. corner Rizal Avenue
Sta. Cruz, 1003 Manila
711-8811, 493-6160, 711-9042
Fax 711-7734

RIZAL AVENUE

2502-2504 Rizal Avenue
corner Cavite St. Sta. Cruz, Manila
781-9976, 732-7483, 732-7451, 732-9848
Fax 740-3274

RIZAL AVENUE – BATANGAS ST.

2200 Rizal Avenue
corner Batangas St., Sta. Cruz, Manila
493-6172, 731-5962, 731-3671
731-3667, 741-8734
Fax 731-3671

ROBINSON'S PLACE – MANILA

G/F Robinson's Manila
corner Pedro Gil M. Orosa St.
Ermita, Manila
536-7901, 536-7902, 525-6430, 536-0331
Fax 536-7898

ROXAS BLVD. – R. SALAS

S & L Bldg., Roxas Blvd. St.
corner Romero Salas St., Ermita, Manila
524-8469, 450-8300, 536-7697
Fax 450-8297

SALES ST. – RAON

545 Sales St. corner G. Puyat St., (Raon)
1016 Sta. Cruz, Manila
733-6679, 733-7785, 733-7866, 488-2651
Fax 733-6673

SAMPALOC – DAPITAN

Dapitan corner Cristina St.
Sampaloc, Manila
743-1202, 743-1175, 731-8547
Fax 731-8544

SAN ANDRES

San Andres corner A. Linao St.
Malate, Manila
525-6658, 525-6633, 484-2237
Fax 525-6429

SM CITY MANILA

LG/F SM City Manila
Concepcion corner Arroceros and
San Marcelino St. Manila
524-7788, 524-7787, 524-7978, 524-7801
Fax 524-7788

SM CITY SAN LAZARO

Felix Huertas corner A. H. Lacson St.
Sta. Cruz, Manila
741-5603, 731-5682, 711-6922, 743-3910
Fax 743-1310

SOLER

U-1118 & 1120 Gracetown Bldg.
corner Soler & Alvarado St.
Binondo, Manila
243-7819, 243-6915, 245-0286
Fax 244-7624

SOLER – REINA REGENTE

1087 Soler St., Binondo, Manila
244-1146, 244-1165, 244-1166
Fax 243-5827

STA. CRUZ – RONQUILLO

Unit I, G/F Carmen Bldg.
Ronquillo St., Sta. Cruz, Manila
735-9304, 735-9305, 735-9306
Fax 735-9302

STO. CRISTO

475-477 Kim Siu Ching Foundation
Bldg., Sto. Cristo St., Binondo, Manila
242-4247, 242-2589, 242-2687
242-0498, 243-4849, 243-4796
Fax 242-2672

STO. CRISTO – COMMERCI

No. 686 Sto. Cristo St., Binondo, Manila
242-5380, 242-5382, 242-5383
Fax 242-2869

TABORA

859-861 L & J Bldg. Tabora St.
Divisoria, Manila
243-2148, 243-0419, 241-9441
Fax 242-0154

TAFT – VITO CRUZ

Bankard Bldg., 2422 Taft Avenue
1004 Malate, Manila
523-1869, 523-1223, 523-1135, 484-4250
Fax 526-0034

TAFT AVENUE – PRES. QUIRINO

G/F FFW Bldg. 1943 Taft Avenue
Malate, Manila
523-2654, 523-2657, 526-4068, 526-4071
Fax 523-2640

TAFT AVENUE – J. NAKPIL

1747 Taft Avenue
corner J. Nakpil St. Manila
521-1226, 522-0902
Fax 521-1675

TAFT – PEDRO GIL

1430 Taft Avenue, Manila
536-1215, 536-1117, 536-1119
Fax 536-1118

TAYUMAN

G/F Delton Bldg., 1808 Rizal Avenue
Sta. Cruz, Manila
749-5078, 732-9052, 732-9866
Fax 743-5754

TONDO – PRITIL

1815 N. Zamora St.
1012 Tondo, Manila
255-1050, 252-5762, 524-5028
Fax 254-5248

TUTUBAN

DS 17-18 Tutuban Prime Block Tutuban
Center, C.M. Recto, Manila
251-1601, 251-1602, 254-3438
254-3404, 251-1676
Fax 254-0768

TUTUBAN CENTERMALL

M1-B055, G/F Centermall Bldg. Tutuban
Center, C. M. Recto Avenue Manila
254-4503, 254-4586, 254-4354, 252-4858
Fax 252-4236

U.N. AVENUE – J. BOCOBO

EBC Bldg., UN Avenue
corner J. Bocobo St., Ermita, Manila
524-9661, 524-9662, 524-9663
524-9664, 524-9665, 524-6530
525-2069, 525-2003, 521-2721
Fax 525-2033

U.N. AVENUE

Puso ng Maynila Bldg.
UN Avenue corner A. Mabini St.
Ermita, Manila
524-1734, 524-1783, 524-0306
536-9850, 525-2436
Fax 524-1755

U.N. AVENUE – PHILAMLIFE

Unit G-2b (Sec. B) Times Plaza Bldg.
Taft Avenue corner United Nations
Avenue, Ermita, Manila
404-1403, 404-1430, 404-1436
Fax 404-1447

ZURBARAN

Rizal Avenue corner Fugoso St.
Sta. Cruz, Manila
734-1544, 734-1563, 735-0636
Fax 735-0710

• MARIKINA

MARIKINA

17 Bayan-Bayanan Avenue
Concepcion, Marikina City
933-6395, 941-1888, 941-5851
942-3399
Fax 942-0433

MARIKINA – BAYANBAYANAN

BDO Bldg., Bayanbayanan Avenue
corner Molave St., Concepcion Marikina
997-3824, 997-3832, 997-3834
934-2715
Fax 997-3833

MARIKINA – CALUMPANG

Florida I Bldg., J.P. Rizal
corner M.A. Roxas St., Calumpang
Marikina City
682-5492, 681-9750, 682-0870
Fax 646-6212

MARIKINA – GIL FERNANDO AVENUE

Gil Fernando Avenue
corner Dragon St., Marikina City
647-8081, 647-7825, 645-7880
Fax 647-7764

MARIKINA – J.P. RIZAL

265 Jose Rizal St., Sta. Elena
1800 Marikina City
646-3717, 646-1798, 646-1799
646-1796, 646-1954, 646-1793
646-8532, 646-8533
Fax 646-1796

MARIKINA – SUMULONG HIGHWAY

Corner E. Dela Paz St.
Amang Rodriguez Avenue
Sto Nino, Marikina City
646-8532, 646-9649, 646-2061
646-2414, 646-2041, 647-9933
Fax 646-9650

SM CITY MARIKINA

G/F SM City Marikina
Barangay Calumpang, Marikina City
477-1771, 477-1779, 477-1775
477-1935, 477-1936
Fax 477-1776

• MUNTINLUPA

ALABANG

West Service Road, Alabang, Muntinlupa
850-1338, 850-1565, 850-6905
850-1339
Fax 842-1848

ALABANG HILLS

RBC Corporate Centre
Don Jesus Blvd., Barangay Cupang
Muntinlupa
772-3693, 772-3694, 772-3695
842-9006
Fax 772-3693

AYALA ALABANG

G/F Condominium C
Unioil Center Bldg. Acacia Avenue
corner Commerce Avenue
Ayala Alabang, Muntinlupa
772-2722, 772-2919, 772-2932
772-2893, 807-2412
Fax 772-2723, 807-2419

AYALA ALABANG – RICHVILLE CENTER

Richville Center
1314 Commerce Avenue Extension
Madrigal Business Park
Ayala Alabang, Muntinlupa
809-3322, 809-3323, 809-3330
809-4191, 807-3419
Fax 809-3868

FILINVEST – ALABANG

G/F Insular Life Corporate Centre
Corporate Avenue
Filinvest Corporate City
Alabang, 1781 Muntinlupa City
771-2157, 771-2158, 771-2209
771-2173
Fax 771-2159

MANUELA METROPOLIS - ALABANG

Unit G33, Manuela Metropolis
South Super Highway
Alabang Interchange, Muntinlupa City
807-2290, 807-2291, 807-2286
807-2288
Fax 807-2289

MUNTINLUPA – POBLACION

G/F Elizabeth Center Bldg.
National Road, Poblacion, Muntinlupa
861-4366, 861-4367
Fax 861-4364

SM SUPERCENTER MUNTINLUPA

UG/F SM Supercenter Muntinlupa
Barangay Tunasan, National Road
Muntinlupa City
659-1624, 659-1625, 659-1627
659-1628
Fax 659-1626

TIERRA NUEVA – ALABANG

Sycamore Arcade
Alabang-Zapote Road, National Road
1702 Alabang, Muntinlupa City
807-4759, 842-1406, 842-3255
Fax 807-0660

Branch Directory

• NAVOTAS

NAVOTAS

Seafont Commercial Bldg.
North Bay Blvd., Navotas
282-7368, 282-7369, 283-8352
283-2610
Fax 282-6535

NORTHBAY – VIRGO DRIVE

Melandrea III Bldg., Northbay Blvd.
near corner Virgo Drive, Navotas, MM
282-9801, 282-9802, 282-9803
282-9804
Fax 282-1009

• PARAÑAQUE

A. SANTOS – SOUTH EXPRESSWAY

Units E & F, 8385 Dr. A. Santos Avenue
Parañaque, MM
829-4178, 829-4180, 829-4181
Fax 829-4179

A. SANTOS – ST. JAMES

8406 A. Santos Avenue
Sucat, Parañaque City 1700
820-3446, 820-8210, 820-8211, 820-8212
Fax 826-9401

AIRPORT ROAD

Airport Road corner Quirino Avenue
Baclaran, Parañaque City
854-5285, 854-1898
Fax 854-4806

BACLARAN – REDEMPTORIST ROAD

Redemptorist Road
Baclaran, Parañaque, MM
854-0685, 833-2844, 852-5169
Fax 832-0042

BETTER LIVING

Doña Soledad Avenue
corner France St., Better Living
Parañaque City
776-1161, 776-1162, 776-1163
Fax 776-1162

BETTER LIVING – BICUTAN

43 Doña Soledad Avenue
Better Living Subdivision
Don Bosco, Parañaque, Metro Manila
824-6767, 824-6769, 822-1901, 824-6771
Fax 823-6338

BF HOMES – AGUIRRE

RGM Bldg., 326 Aguirre Avenue
BF Homes, Parañaque
788-0674, 825-0044, 820-2730
Fax 825-0045

BF HOMES – PARAÑAQUE

65 President's Avenue Plaza
near corner Aguirre Avenue
BF Homes, Parañaque City
809-9385, 809-8778, 809-8083
Fax 809-8861

BICUTAN – SOUTH SUPER HIGHWAY

Columbian Motors Compound
Km 16 West Service Road
South Super Highway, Bicutan
1700 Parañaque, MM
823-3964, 823-6965, 823-5486
Fax 823-3932

DR. A. SANTOS AVENUE

LT Bldg., Dr. A. Santos Avenue
Parañaque City
825-1381, 820-6792, 820-6439
820-1855
Fax 825-1364

PARAÑAQUE – LA HUERTA

0422 Quirino Avenue
corner J. Ferrer St., La Huerta
Parañaque City 1700
829-7906, 826-1087, 826-2368
Fax 829-6005

PARAÑAQUE – MOONWALK

G/F Seal I Bldg., Armstrong Avenue
corner Yosemite St.
Moonwalk Subdivision, Parañaque City
776-0692, 776-0691, 776-0694
776-0695
Fax 776-0690

PARAÑAQUE – N. AQUINO AVENUE

JJM Bldg., 2 N. Aquino Avenue
Sto. Niño, Parañaque, MM
854-4789, 854-4791, 854-4787
Fax 854-4792

PARAÑAQUE – PASCOR DRIVE

Sky Freight Bldg., Ninoy Aquino Avenue
near corner Pascor Drive
Sto. Niño, Parañaque City
852-3102, 853-1249, 853-0292
Fax 854-3410

PRESIDENT'S AVENUE – BF PARAÑAQUE

President's Avenue corner J. Elizalde St.
BF Homes, Parañaque, MM
809-1677, 807-7068, 842-7395
Fax 850-8571, 850-8572

SM CITY BICUTAN

LG/F SM City Bicutan
Doña Soledad Avenue
corner West Service Road
Parañaque City
777-9262, 777-9263, 777-9264
823-7167, 823-7163, 821-3254
Fax 777-9261

SM CITY SUCAT A

G/F SM Supercenter
Sucat Parañaque City
825-6862, 825-6224, 826-6787
Fax 825-6728

SM CITY SUCAT B

G/F Annex Bldg B
SM City Sucat, Dr. A. Santos Avenue
Parañaque City
820-6737, 825-3739, 825-3467
820-7104
Fax 825-2967

SUCAT

Parañaque Cable TV Bldg.
#8210 Dr. A. Santos Avenue, Parañaque
825-5374, 829-1630, 825-6861,
820-1620, 820-1615, 820-1621
Fax 820-1617

VILLA MENDOZA – A. SANTOS

Corner Villa Mendoza Subdivision Road
& Dr. A. Santos Avenue
1700 Parañaque City
820-0019, 826-5789, 825-5871
Fax 826-6487

• PASAY

BACLARAN

2987 Taft Avenue Extension, Pasay City
854-5401, 832-5030, 853-5136
Fax 831-2231

BUENDIA – TAFT

317 Sen. Gil Puyat Avenue, Pasay City
551-0243, 832-7200, 524-6642
Fax 831-3342

EDSA – PASAY

507 EDSA corner B. Garcia St.
1300 Pasay City
831-7741, 833-7016, 831-0035
833-6832
Fax 831-4493

EDSA – TAFT

EDSA corner Zamora St.
Pasay City
833-1505, 833-0996
Fax 833-1448

LEVERIZA – LIBERTAD

212 Libertad St., Pasay City, Metro Manila
833-1143, 831-8190, 834-8783
831-5889
Fax 833-1149

NAIA

Ninoy Aquino International Airport
Arrival Lobby, Pasay City
879-6201, 879-6202, 8771-4057
Fax 879-5196

OneE-comCenter

G/F OneE-comCenter
Palm Coast Avenue, Mall of Asia
Complex, Pasay City
556-4270, 556-4267, 556-4268
Fax 556-4269

PASAY

Libertad corner Colayco St., Pasay City
831-0593, 551-2513, 551-6876
551-6877, 551-4475
Fax 831-0502

PASAY – DOMESTIC ROAD

Caltex Compound
(PDSC / Park 'N Fly Bldg.)
NAIA corner Domestic Road
1300 Pasay City
851-2230, 851-5360, 851-5361
851-2242
Fax 851-2210

SM CORPORATE OFFICES

Bldg 104 J.W. Diokno Blvd.
Mall of Asia Complex, Pasay City
833-6710, 833-7378, 833-8702
Fax 833-6469

SM MALL OF ASIA A

G/F Main Mall, SM Mall of Asia
J.W. Diokno Blvd., Mall of Asia Complex
Pasay City
556-0012, 556-0014, 556-0015
556-0016, 900-2036
Fax 556-0013

SM MALL OF ASIA B

G/F Entertainment Mall
SM Mall of Asia, J.W. Diokno Blvd.
Mall of Asia Complex, Pasay City
556-0017, 556-0018, 556-0019
556-0021, 900-2035
Fax 556-0020

TAFT – LIBERTAD

MCF Bldg. 2250 Taft Avenue
corner College Road, Pasay City
831-6630, 831-5808, 551-9238
Fax 833-3069

• PASIG

ADB AVENUE ORTIGAS

Robinson's PCIBank Tower
ADB Avenue, Ortigas Center
1600 Pasig City
634-2116, 634-2125, 634-2131, 634-2124
Fax 634-2119

CAPITOL – PASIG

125 Shaw Blvd.
Corner Danny Floro St., Pasig City
636-3820, 636-3822, 636-3824, 634-1328
Fax 634-1330

EMERALD AVENUE

G/F Unit 101 Taipan Place
Don Francisco Ortigas Jr. Road, Pasig
635-4117, 914-3544, 637-7329
634-7957
Fax 634-2014

JULIA VARGAS

IBP Bldg. Julia Vargas Avenue
Ortigas, Pasig City
638-7767, 637-6606
Fax 638-7770

MANGGAHAN

Amang Rodriguez Avenue
Manggahan, Pasig City
646-3177, 681-1844
Fax 681-1842

MERALCO – ORTIGAS

G/F Corporate Wellness Center Meralco
Compound, Ortigas Avenue Pasig City
638-4802, 637-2058, 633-3243
Fax 635-2057

MERALCO – ORTIGAS B

Meralco Compound, Ortigas Avenue
1604 Pasig City
631-5853, 631-5655, 622-5853
622-5596, 622-5302
Fax 631-6360

ORTIGAS – EXCHANGE ROAD

G/F, PSE Center, Exchange Road
Ortigas Commercial Complex
Pasig City
636-3729, 635-2902, 635-2903
635-2904, 635-2905, 636-6153
Fax 636-3728

ORTIGAS – OCTAGON CENTRE

G/F Octagon Centre, San Miguel
Avenue, Ortigas Center, Pasig City
706-5576, 706-5575
Fax 706-5582

ORTIGAS AVENUE – PASIG

Along Ortigas Avenue Extension
Rosario, Pasig City
643-6799, 916-7455, 640-5270
640-5271, 640-5272
Fax 916-7454

ORTIGAS AVENUE EXT. – ST. JOSEPH

15 A, Ortigas Avenue Extension corner
Monaco St., Pasig City
656-1080, 655-0368, 656-0182
Fax 655-0368

PASIG

Mariposa Arcade
A. Mabini corner Dr. Pilapil St.
Pasig City
641-0557, 640-1633, 640-1643
642-8866, 642-8805
Fax 641-0564

PASIG – A. MABINI

G/F CFM Bldg. No. 97 A. Mabini St.
Pasig City
641-2298, 642-3755, 641-4168
Fax 642-6834

Branch Directory

PASIG – PIONEER

Pioneer Centre, Pioneer St. corner
United & Brixton Sts., Kapitolyo
Pasig City
638-8574, 638-8575, 638-8576, 638-8577
Fax 738-5981

PASIG – KAPITOLYO

G/F A. B. Sandoval Bldg.
Shaw Blvd. corner Oranbo Drive
Pasig City
638-2129, 638-2132, 638-1329, 638-2130
Fax 638-2256

PASIG BLVD. EXT. – ROSARIO

Along Pasig Blvd. Extension
Rosario, Pasig City
642-8406, 642-8407, 642-8408, 642-8409
Fax 641-5828

ROBINSON'S – METRO EAST

Level 1 (L1 160 & 162)
Robinson's Metro East
Marcos Highway, Pasig City
682-9115, 682-9116, 682-9117, 682-9112
Fax 682-9114

SILVER CITY – PASIG

L1-012, L1-013 & L1-014, Level 1
Auto Mall, Frontera Verde Drive
corner Julia Vargas St.
Ortigas, Pasig City
633-2065, 638-5399, 637-2634, 636-1159
Fax 633-7176

SIXTO ANTONIO – PASIG

Sixto Antonio Avenue
corner R. Bedaña St., Pasig City
640-3411, 640-1197, 641-0620
Fax 641-0619

SM SUPERCENTER PASIG

G/F SM Supercenter Pasig
Frontera Verde, Ortigas Center
Pasig City
637-7326, 637-7952, 637-8536, 637-9239
Fax 637-6437

STRATA 100 – ORTIGAS

G/F Strata 100 Bldg.
Emerald Avenue, Pasig City
638-3669, 631-2848, 631-2851
638-3670, 914-3846
Fax 632-7084

VALLE VERDE – E. RODRIGUEZ, JR.

Unit 7 & 8 Cathay Builder's Corp. Bldg.
E. Rodriguez Jr. Avenue
corner Carlo J. Caparas St.
Barrio Ugong, Pasig City
914-3370, 671-0523, 671-1296, 671-1863
Fax 671-1296

• PATEROS

PATEROS

East Mansion Homes, Phase I
Elisco Road, Sto. Rosario
East Pateros, MM
641-4729, 641-3542, 642-9587, 385-0942
Fax 641-8927

PATEROS – POBLACION

G/F Milaor Bldg., Almeda St.
Poblacion, Pateros, MM
643-9456, 643-9458, 643-9463, 643-9465
Fax 643-9467

• QUEZON CITY

ABS CBN – MOTHER IGNACIA ST.

Stall No. 25 South Wing
G/F ELJCC Bldg.
Sgt. E.A. Esguerra Avenue corner
Mother Ignacia St., Quezon City
925-6731, 925-6732, 925-6733
925-6735, 411-1090, 920-1411
Fax 925-6736

ACROPOLIS – E. RODRIGUEZ JR.

G/F ACO Bldg.
191 E. Rodriguez Jr. Avenue
Bagumbayan, Quezon City
637-5362, 440-4370, 440-4371, 440-4372
Fax 440-4368

AGNO – BANAWÉ

202-204 Banawe corner Agno St.
1103 Quezon City
712-4774, 743-3432,
413-6471, 413-6470
Fax 712-4742

ANONAS

Manahan Bldg. Aurora Blvd.
corner Anonas Avenue, Quezon City
421-3814, 421-3816
Fax 421-3813

ANONAS – KAMIAS

Security Bank Bldg., Anonas St.
corner K-6 St., East Kamias
1102 Quezon City
921-2408, 922-6603, 925-5315
Fax 922-0460

AURORA BLVD.

Aurora Blvd. corner Yale St.
Cubao, Quezon City
912-2720, 912-2715, 911-9261
438-6505, 995-7046
Fax 911-8892

AURORA BLVD. – NOTRE DAME

Aurora Blvd.
corner Notre Dame St., Cubao
1110 Quezon City
911-9108, 913-5024, 913-5025
913-5026, 913-5020, 912-0464,
995-7046
Fax 911-9833

BANAWÉ – AMORANTO

650 N. S. Amoranto Avenue
corner Banawe St., Quezon City
743-4952, 415-9864, 415-9865
712-4702, 741-0114, 741-0115, 741-3745
Fax 731-9149

BANAWÉ – N. ROXAS

71 Nicanor Roxas St.
corner Banawe St., Quezon City
743-7555, 743-7545, 743-7552, 743-7572
Fax 743-3459

BANAWÉ – KITANLAD

23-25 Banawe corner Kitanlad
Quezon City
740-3285, 732-2065
Fax 732-9620

BIG R – ROBINSON'S NOVALICHES

Level 1 Big R Lobby, Robinson's Place
Novaliches, Quirino Highway
Quezon City
935-4895, 935-4891, 935-4892
Fax 935-4890

BRIXTON HILL – G. ARANETA

G/F ILO Bldg.
195 G. Araneta Avenue, Quezon City
714-3546, 714-3988, 715-3005, 714-7688
Fax 714-3547

BROADWAY CENTRUM – AURORA BLVD.

Broadway Centrum Condominium Aurora
Blvd. corner Doña Juana Rodriguez St.
1112 Valencia, Quezon City
725-7250, 727-4522, 726-9372, 726-6238
Fax 724-4821

COMMONWEALTH

G/F Teresita Bldg., Holy Spirit Drive
Don Antonio Heights, Quezon City
932-4717, 932-8764, 932-3398
Fax 932-9286

COMMONWEALTH – DON ANTONIO

Don Antonio Sports Center
Don Antonio (former Holy Spirit Drive)
Don Antonio Heights Subdivision
Quezon City
931-1359, 931-5212, 931-1308
Fax 931-3215

CONGRESSIONAL AVENUE

The Excelland System I
Congressional Avenue, Quezon City
920-5613, 454-9560, 920-1638, 929-7141
Fax 920-5614

CONGRESSIONAL – MINDANAO AVENUE

Congressional Avenue Extension
corner Mindanao Avenue
Quezon City
925-2626, 925-2629, 925-2630
925-2631, 455-2394
Fax 925-2627

CORDILLERA – QUEZON AVENUE

No. 37 Quezon Avenue
corner Cordillera St., Quezon City
731-7284, 731-7285, 413-2316, 412-3785
Fax 731-7286

CORINTHIAN GARDENS

BDO Leasing Center
Ortigas Avenue, Quezon City
631-8683, 636-1758
Fax 632-9005

CUBAO – GENERAL ARANETA

G/F Philamlife Cubao Bldg.
Aurora Blvd., Corner Gen. Araneta
Malvar Avenue, Cubao, Quezon City
437-7838, 913-4438, 913-4474,
912-5381
Fax 913-4474

DEL MONTE AVENUE

63 Del Monte Avenue
Barangay Manresa, Quezon City
367-1678, 365-1653, 366-1689, 365-1651
Fax 413-4882

DEL MONTE – SIENNA

409 Del Monte Avenue
Quezon City 1105
367-1642, 414-7373, 366-9152
367-1640, 414-9000, 414-9001
Fax 367-1641

DILIMAN – CAPITOL HILLS

16 Capitol Hills Drive,
Old Balara, Diliman, Quezon City
932-4817, 932-3550, 932-8493, 932-1615
Fax 932-8493

DILIMAN – MATALINO

G/F J & L Bldg., Matalino St.
Diliman, Quezon City
921-9956, 434-2763, 434-2764, 434-2765
Fax 434-2768

E. RODRIGUEZ

1162 E. Rodriguez Sr. Avenue
New Manila, Quezon City
724-4203, 724-3977, 722-1009, 725-2408
Fax 724-3983

E. RODRIGUEZ – WELCOME ROTONDA

G/F AEK Bldg.
40 E. Rodriguez Sr. Avenue
Don Manuel, Quezon City
742-7028, 741-0281, 742-6880, 741-2179
Fax 742-7028

EASTWOOD CITY –

E. RODRIGUEZ JR. AVE.
Magnitude Commercial Arcade
E. Rodriguez Jr. Avenue
Bagumbayan, Quezon City
911-1929, 421-6913, 421-6914
Fax 421-6915

EASTWOOD CITY – IBM PLAZA

G/F IBM Plaza Eastwood City
E. Rodriguez Jr. Avenue
Libis, Quezon City
911-3679, 911-9853, 421-0530, 395-1017
Fax 421-0528

EASTWOOD CITY – TECHNOPLAZA

G/F Techno Plaza One, Orchard Road
Eastwood City, Libis
667-3160, 667-3054, 440-1797
Fax 667-3054

EDSA – BALINTAWAK

Unit 17-19 ANPN Plaza, KM. 12 EDSA
Balintawak, Quezon City
455-5805, 330-9622, 455-5807, 455-5808
Fax 455-5806

EDSA – NEW FARMERS PLAZA

3F Concourse Area
New Farmers Plaza EDSA
Araneta Center, Quezon City
995-0206, 995-0207
Fax 995-0206

EDSA CUBAO

596 Simeon Medalla Bldg.
corner Gen. McArthur Avenue
EDSA, Quezon City
911-1235, 912-1750, 911-1249
Fax 911-1239

FAIRVIEW

Don Mariano Marcos Avenue
Fairview, Quezon City
938-2712, 938-2503, 937-8436
Fax 939-9898

GLORI – DEL MONTE

627 Del Monte Avenue
San Francisco Del Monte, Quezon City
367-7159, 365-6801, 365-6802, 367-7169
Fax 365-6804

HEMADY – AURORA BLVD.

708 Aurora Blvd. Corner Hemady St.
New Manila, 1110 Quezon City
723-5372, 724-6185, 412-0054, 724-8909
Fax 721-8665

Branch Directory

ISIDORA HILLS

BDO Bldg., Pook Ligaya Riding Ground
Interneighborhood Road
Isidora Hills Subdivision
Barangay Holy Spirit, Quezon City
951-7744, 951-7742, 951-7741, 951-7743
Fax 430-2101

KAMIAS ROAD

Trinidad Bldg., Kamias Road
corner K-J St., Quezon City
426-4414, 426-4418
Fax 426-4417

KATIPUNAN

G/F Olalia Bldg.
No. 327 Katipunan Avenue
corner F. dela Rosa St., Loyola Heights
Quezon City
928-2713, 928-2715
Fax 928-2714

LOYOLA HEIGHTS – KATIPUNAN

331 SMRC Bldg. 3, Katipunan Avenue
corner B. Gonzales St.
Loyola Heights, Quezon City
426-0201, 426-6546, 434-8546
426-6812, 426-0240
Fax 426-0237

MAKRO CUBAO

EDSA corner Main St.
Cubao, Quezon City
912-6173, 421-1689, 421-1690
Fax 421-1691

MAYON

G/F Alpha Bldg. 174 Mayon St.
La Loma, Quezon City
414-3606, 414-3607, 740-9164
742-7679, 742-7675
Fax 732-9673

MAYON – AMORANTO

489 Units A & B Mayon St.
Sta. Mesa Heights, Quezon City
742-6013, 742-5201, 749-1629
Fax 413-3697

MAYON – N. ROXAS

No. 241 Mayon Avenue
corner Nicanor Roxas St.
1161 Quezon City
740-2118, 743-8936, 743-8939,
743-8937, 743-8938, 743-6735
Fax 740-2058

MEZZA RESIDENCES

G/F Mezza Residences, Aurora Blvd.
corner Araneta Ave., Guirayan St.
Brgy. Doña Imelda, Quezon City
516-0755, 516-0756, 516-0757
Fax 516-0753

MUÑOZ – ROOSEVELT

328 Mesa Holdings Bldg.
San Francisco Del Monte, Quezon City
372-6689, 411-0475, 411-0405, 376-4682
Fax 373-9690

NEW MANILA – E. RODRIGUEZ SR.

Unit 1G 7 & 2E
284 Doña Aniota Bldg.
E. Rodriguez Sr. Avenue, Quezon City
410-6651, 410-6652, 410-6653
Fax 410-6654

NEW YORK – EDSA

EDSA corner New York St.
Cubao, 1111 Quezon City
410-6651, 410-6652, 410-6653
Fax 410-6654

NOVALICHES

1016 Quirino Highway Town Proper
Barangay Monica Novaliches
Quezon City
939-8468, 939-8590, 938-0225
Fax 939-8588

NOVALICHES – BAYAN

233 Karen Bldg. General Luis St.
Novaliches, Quezon City
938-2432, 938-8082, 938-8084
Fax 938-3170

NOVALICHES – FOREST HILLS

Lot 2 D 1 Quirino Avenue
Novaliches, Quezon City
937-1313, 937-0989
Fax 937-1152

PITIMINI – ROOSEVELT

EBC Bldg., Roosevelt Avenue
corner Pitimini St., SFD, Quezon City
412-1745, 412-6137, 412-6738,
372-5988, 412-6138
Fax 372-5987, 373-7171

PROJECT 8 - SHORTHORN

BDO Bldg., No. 41 Shorthorn St.
Barangay Toro, Project 8, Quezon City
926-0840, 926-0819, 926-0820
926-0839, 453-1248
Fax 926-0827

Q. I. – E. RODRIGUEZ, SR.

G/F Ablaza Bldg.
117 E. Rodriguez Avenue, Quezon City
411-1091, 740-1906, 742-1340
Fax 732-8290

QUEZON AVENUE

103 Aries Bldg.
Quezon Avenue, Quezon City
731-2354, 712-3411
Fax 712-3522

QUEZON AVENUE – HEROES HILLS

1052 Quezon Avenue
1103 Quezon City
372-4919, 413-3779, 372-4916
372-4936, 372-9528
Fax 372-4917

ROBINSON'S GALLERIA – ORTIGAS

Robinson's Galleria
Ortigas Avenue, 1602 Quezon City
910-5484, 632-9821, 632-9879
635-2112, 635-2726, 633-9215
Fax 632-9866

RUSTAN'S CUBAO

RC-01A Times Square Avenue near
corner Gen. Roxas St. Araneta Center
1109 Quezon City
438-5564, 438-5565, 438-3350
Fax 438-5564

SCOUT ALBANO – QUEZON AVENUE

1488 Quezon Avenue
1103 South Triangle, Quezon City
373-1611, 410-8093, 372-3309
410-8091, 372-3321, 416-6264
416-6496
Fax 410-8092

SCOUT LIMBAGA – T. MORATO

102 & 103, The Forum
Tomas Morato Avenue corner
Sct. Limbaga St., 1103 Quezon City
929-4596, 922-6623, 928-1982
Fax 928-9671

SM CITY FAIRVIEW

Quirino Highway corner Regalado St.
Fairview, Quezon City
938-4271, 935-0042, 939-5015
937-8925, 935-0041
Fax 938-4691

SM CITY FAIRVIEW B

SM City Fairview, Quirino Highway
corner Regalado Avenue, Fairview
Quezon City
935-0688, 417-9022
Fax 417-1056

SM CITY FAIRVIEW C

LGF, Annex 2, SM City Fairview
Quirino Highway corner Regalado
Avenue Fairview, Quezon City
355-2401, 355-2403, 355-2404, 355-2405
Fax 355-2402

SM CITY NORTH EDSA A

G/F The Block SM City North EDSA
corner North Avenue, Quezon City
928-4329, 928-3243, 929-2173
927-9813, 426-4605
Fax 927-8774

SM CITY NORTH EDSA B

SM City North EDSA Annex I Bldg.
North Avenue corner EDSA
Quezon City
426-3909, 456-6580, 925-5604
Fax 920-2972

SM CITY NORTH EDSA C

SM Center Complex North EDSA
1105 Quezon City
456-6578, 456-6579, 927-8645, 926-2090
Fax 928-6932

SM CITY STA. MESA

SM City Sta. Mesa Annex Bldg.
Aurora Blvd. Quezon City
715-0537, 715-0547, 715-0559
715-7476, 716-0343, 716-0344, 716-0619
Fax 715-0543

SM CUBAO

G/F SM Cubao, Cubao, Quezon City
911-0558, 911-3538, 911-8410
912-5632, 912-5631
Fax 912-6687

ST. IGNATIUS – KATIPUNAN

134 Katipunan Avenue
St. Ignatius Village, Quezon City
912-8133, 437-1212, 437-1213, 912-8177
Fax 437-1211

STO. DOMINGO

6 Sto. Domingo Avenue, Quezon City
732-2934, 732-6219, 742-6448
732-2917, 712-1540, 732-6219
Fax 712-5294, 732-6219

STO. NIÑO ST. – ROOSEVELT

Roosevelt Avenue
San Francisco Del Monte
1105 San Antonio, Quezon City
411-1475, 410-8079, 410-8080, 372-2310
Fax 372-2310

TANDANG SORA

Tandang Sora Avenue
corner Marcel Road, Quezon City
938-7786, 930-6533
Fax 456-3724

TANDANG SORA – TAGUMPAY

M & J Bldg., 578 Tandang Sora Avenue
corner Tagumpay St.
Barangay New Era, Quezon City
951-4227, 456-7473, 456-7472
932-7877
Fax 456-7473

TEACHER'S VILLAGE

G/F Luisa 2 Bldg., 107 Maginhawa St.
Teacher's Village, Quezon City
433-6780, 433-8720, 433-8716
433-6805
Fax 433-8716

TIMOG

26 Cedar Executive Bldg.
Timog Avenue corner Scout Tobias St.
Quezon City
413-4112, 414-8347, 372-6647, 376-3450
Fax 372-6648

TIMOG – EDSA

No. 134 Timog Avenue
1103 Quezon City
928-4268, 928-4269, 922-9031
Fax 928-4263

TIMOG – ROTONDA

G/F Imperial Palace Suites
Tomas Morato corner Timog Avenue
South Triangle, Quezon City
928-3168, 920-7875
Fax 928-3109

TIMOG – VICTORIA TOWERS

Unit F-2 & F-3 Victoria Towers
Timog Avenue corner Panay Avenue
Quezon City
332-1606, 332-1396, 332-1617
Fax 332-1603

TOMAS MORATO – KAMUNING

Corner Kamuning & Tomas Morato
Quezon City
925-7847, 927-8907, 416-1810
Fax 416-1809

VISAYAS AVENUE

M & L Bldg. Visayas Avenue
corner Road 1, Barangay Vasra
Quezon City
426-7701, 453-6172, 927-6151
Fax 926-9302

VISAYAS AVENUE – PROJECT 6

57 Visayas Avenue (near Sanville
Subdivision), Quezon City
929-3648, 927-7373, 924-2238, 455-7220
Fax 927-8710

WALTERMART – NORTH EDSA

G/F Walter Mart Center -
North EDSA, Dangay St.
Veterans Village, Quezon City
332-1116, 332-1117, 332-1118
Fax 332-1115

WEST AVENUE

68 Carbal Bldg.
West Avenue, Quezon City
371-4689, 412-1063, 371-8786
Fax 374-2296

WEST AVENUE – BALER

G/F Jafer Bldg.
118 West Avenue, Quezon City
928-7286, 928-3626, 928-0538, 928-7291
Fax 928-3621

Branch Directory

WEST AVENUE – DEL MONTE

No. 40 West Avenue
1104 West Triangle, Quezon City
412-8049, 371-4672, 371-4673, 371-4669
Fax 371-4663

WEST AVENUE – EAST MAYA

160 West Avenue
corner East Maya Drive, Quezon City
411-5426, 410-7611
Fax 426-2626

WEST TRADE CENTER – WEST AVENUE

Unit #1, G/F West Trade Center
West Avenue, Quezon City
925-3447, 415-8947, 415-8948
Fax 415-8949

XAVIERVILLE AVENUE

G/F Xavierville Square Condominium
38 Xavierville Avenue, Loyola Heights
Quezon City
434-1019, 929-8069, 929-8077
Fax 929-8028

• SAN JUAN

BLUMENTRITT – SAN JUAN

Lot 11-B, Block 127 Blumentritt
corner Sto. Toribio St.
San Juan, Metro Manila
723-7360, 744-1277, 744-1278, 744-3464
Fax 744-1277

CONNECTICUT

53 Connecticut St., Fox Square Bldg.
National East Greenhills, San Juan
722-9888, 721-0224, 725-3163
Fax 727-7415

GREENHILLS

Greenhills Shopping Complex
Ortigas Avenue, San Juan, MM
721-2730, 721-2750, 721-3451, 722-6816
Fax 721-4211, 721-2761

GREENHILLS – ROOSEVELT

EBC Bldg., Ortigas Avenue
corner Roosevelt Avenue
Greenhills, San Juan, MM
721-3641, 722-7238, 726-7625
722-1388, 726-7867, 722-7243
722-7237, 722-7284, 721-8333
726-7653
Fax 726-7835, 721-2574

GREENHILLS – WEST

101 Limketkai Bldg., Ortigas Avenue
San Juan, MM
721-4414, 726-3660, 726-3732
Fax 721-4362

GREENHILLS – WILSON

227 Wilson St. corner Don Miguel St.
San Juan, MM
727-3764, 396-1515, 727-3943
Fax 724-5856

GREENHILLS SHOPPING CENTER

G/F Jewellery Center Greenhills
Shopping Center, Ortigas Avenue
San Juan, MM
723-3312, 726-8213,
Fax 724-2065

ORTIGAS AVENUE

209 Ortigas Avenue, Greenhills
San Juan, MM
724-7114, 724-7091, 724-9156
724-8561, 726-7364, 724-7189
724-7169
Fax 724-7075

ORTIGAS AVENUE – SAN JUAN

Units 102-103 Sunrise Condominium
Ortigas Avenue, 1500 San Juan, MM
721-1909, 721-4787, 726-1308
721-5024
Fax 724-9405

SAN JUAN

88 N. Domingo St. San Juan, MM
725-5019, 724-8036, 744-1751
Fax 724-4384

V-MALL

G/F New V-Mall,
Greenhills Shopping Center
San Juan, MM
725-9085, 726-6752, 726-6892
Fax 726-6207

• TAGUIG

BONIFACIO GLOBAL CITY

Space No. 101 Market Market Bonifacio
Global City, Fort Bonifacio Taguig, MM
886-6476, 886-6477, 886-6479
886-6480
Fax 886-6475

BONIFACIO GLOBAL CITY – FORT LEGENDS

G/F Fort Legends Tower cor. 31st Street
& 3rd Avenue, Bonifacio Global City
Taguig City
856-0637, 856- 0630, 856-0598
Fax 856-0609

C5 – TAGUIG

G/F Ridgewood Square, C-5 Avenue
Ususan, Taguig City
882-5630, 882-5633
Fax 882-5634

FORT BONIFACIO – MC HOME DEPOT

G/F MC Home Depot-Fort Bonifacio
32nd St. corner Bonifacio Avenue
Fort Bonifacio Global City
818-1972, 819-0772, 819-1982
815-2463, 816-1028
Fax 818-7905

• VALENZUELA

KARUHATAN – MACARTHUR HIGHWAY

Km. 13 MacArthur Highway
1441 Karuhatan, Valenzuela
Metro Manila
291-4785, 291-1828, 292-1711, 291-4784
Fax 291-4783

MALANDAY – MACARTHUR HIGHWAY

Km. 17 MacArthur Hi-Way, Mandalay
1405 Valenzuela, Metro Manila
443-7539, 443-7540, 443-7541, 277-0111
Fax 443-7540

MARULAS – MACARTHUR HIGHWAY

Lot 16 & 17 MacArthur Highway
Valenzuela, Metro Manila
291-6089, 293-2708, 291-6058
291-6049, 291-6046
Fax 293-2711

PASO DE BLAS – NORTH EXPRESSWAY

97 Paso de Blas
1400 Valenzuela, MM
294-0698, 294-0699, 432-1209
Fax 294-0697

SM SUPERCENTER VALENZUELA

Unit 126 G/F SM Supercenter
Valenzuela, MacArthur Highway
Karuhatan, Valenzuela City
292-4354, 292-9704, 293-0427, 293-3858
Fax 292-2847

VALENZUELA

Km. 15 MacArthur Highway Dalandanan,
Valenzuela
292-1959, 292-3974, 292-3899, 292-3960
Fax 432-0093

VALENZUELA – GEN. T. DE LEON

Gen. T. De Leon St., Valenzuela City
292-3365, 292-3748, 292-3512, 292-3367
Fax 292-3738

LUZON

• ABRA

ABRA – BANGUED

Unit 12, The Rosario Bldg.
Taft St. corner Magallanes St.
2800 Bangued, Abra
(074)752-5273, 752-5274, 752-8094
662-0001, (02)702-6000 local 2809
Fax (074)752-8093

• ALBAY

ALBAY – DARAGA

Rizal St., 4501 Daraga, Albay
(052)824-1858, 483-3729, 824-1992
483-3245, (02)702-6000 local 2703
Fax (052)824-0272

ALBAY – TABACO

Along Ziga Avenue, Tabaco, Albay
(052)487-7755, 487-7744, (02)840-7000
local 6733, 702-6000 local 2807
Fax (052)487-7777

LEGASPI CITY

Rizal corner Gov. Imperial St.
Legaspi City
(052)481-4481, 481-4482, 820-2528
(02)429-1508, 702-6000 local 2181
Fax (02)429-1508

LEGASPI CITY – ROTONDA

Rizal St., 4500 Legaspi City, Albay
(052)820-4258, 480-7956, 480-6688
480-7361, 820-2413, 820-1464
(02)702-6000 local 2919
Fax (052)480-7361

• BATAAN

BALANGA – A. BANZON

A. Banzon St., City of Balanga
2100 Bataan
(047)237-2150, 237-2070
(02)702-6000 local 2956
Fax (047)237-4775

• BATANGAS

BATANGAS – BALAYAN

Antorcha St., Balayan, Batangas
(043)921-3974, 211-4686, 407-1194,
429-2704, (02)429-2704, 702-6000
local 2852
Fax (043)921-1059

BATANGAS – BAUAN

Kapitan Ponso St., Bauan, Batangas
(043)984-1457, 727-1514, 727-1515
(02)702-6000 local 2851
Fax (043)727-1515

BATANGAS – KUMINTANG

Along National Highway
Barangay Kumintang, Ilaya
Batangas City, Batangas
(043)723-0197, 723-1698, 723-4579
980-1238, (02)702-6000 local 2265
Fax (043)723-1698

BATANGAS – LEMERY

Ilustre Avenue corner Lakandula St.
Lemery, Batangas
(043)411-1803, 411-1805, (02)429-2803
702-6000 local 2627
Fax (02)429-2803

BATANGAS – P. BURGOS

CM Ilagan Bldg., P. Burgos St.
Batangas City
(043)723-1408, 723-3138, 723-6295
723-6306
Fax (02)520-6173

BATANGAS – PALLOCAN WEST

Manuela Pastor Avenue
Pallocan West, Batangas City
(043)723-8047, 980-0529
723-8376, 723-7814, (02) 702-6000
local 2539
Fax (043)723-8162

BATANGAS – SAN JUAN

Marasigan corner Kalayaan St.
San Juan, Batangas
(043)341-3034, 575-4319, 575-4287
(02)429-3002, 702-6000 local 2779
Fax (02)429-3002

BATANGAS – STO. TOMAS

Maharlika Highway, San Antonio
Sto. Tomas, Batangas
(043)318-0388, 778-6361, 778-0535
405-6886, (02)702-6000 local 2978
Fax (043)778-6361

BATANGAS CITY – RIZAL AVENUE

Rizal Avenue corner P. Burgos St.
4200 Batangas, Batangas City
(043)723-5974, 723-5975
723-5976, 723-5977, 723-1054,
(02)520-6191, 702-6000 local 2935,
786-4236, 786-4237
Fax (043) 723-1054, (02)520-6191

LIPA

Casa Esperanza Bldg.
Pres. J.P. Laurel Highway
Barangay Mataas na Lupa, Lipa City
(043)757-3981, 757-3982, 981-2020
(02)520-6227
Fax (02)520-6227

LIPA – C.M. RECTO

131 C.M. Recto St.
4217 Lipa City, Batangas
(043)756-6847, 756-6848, 756-2313
(02) 702-6000 local 2949
Fax (043)756-1515

LIPA – ROTONDA

CM Recto Avenue, Lipa City
(043)757-0820, 756-2869, 756-2808
(02)702-6000 local 2918
Fax (043)756-3898

ROBINSON'S PLACE – LIPA

Level 1, Space L1-177
Robinson's Place - Lipa, Lipa Highway
Lipa City, Batangas
(043)757-3062, 981-2018
(02)702-6000 local 2848
Fax (043)757-3062

Branch Directory

SM CITY BATANGAS

G/F SM City Batangas
Barangay Pallocon West
Batangas City
(043)722-2556, 722-2557, 722-2534
980-5951, 724-8877 (02)886-7140
885-6377
Fax (02)886-7140

SM CITY LIPA

G/F SM City Lipa, Ayala Highway
Lipa City, Batangas
(043)756-4482, 756-4485, 756-4474
(02)702-6000 local 2084
Fax (02)584-4023

TANAUAN – A. MABINI

A. Mabini St., Tanauan, 4232 Batangas
(043)405-0710, 405-0711, 778-2682
778-2137, (02)702-6000 local 2701
Fax (043)778-0438

TANAUAN – J.P. LAUREL HIGHWAY

President J.P. Laurel Highway
corner Sixto Castillo St.
Poblacion, Tanauan, Batangas
(043)778-7041, 778-7043, 778-7044
(02)702-6000 local 2628
Fax (043)778-7042

• BENGUET

BAGUIO

Luneta Hill corner Gov. Pack Road
Session Road, Baguio City
(074)442-2889, 442-8250, 442-8251
442-8252, (02)702-6000 local 2079
Fax (074)442-8253

BAGUIO – ABANAO SQUARE

Abanao Square, Abanao
corner Zanduetta St., Baguio City
(074)442-6027, 442-6028, 442-1809
442-1810, 442-1811, (02)702-6000
local 2914
Fax (074)442-2791

BAGUIO – LEGARDA

Our Lady of Fatima Bldg. Yandoc St.
Kayang Extension, Baguio City
(074)446-6352, 442-4063, 443-8720
442-5638, (02)702-6000 local 2594
Fax (074)444-3415

BAGUIO – SESSION ROAD

G/F National Life Bldg.
Session Road, Baguio City
(074)443-8137, 443-5028, 443-8201
443-8202, 442-3818, (02)702-6000
local 2255
Fax (074)444-9924, 442-2583

BENGUET – LA TRINIDAD

S & B Bldg., Km. 4 Balili
2601 La Trinidad, Benguet
(074)309-3685, 422-1092, 422-2461
(02)702-6000 local 2835
Fax (074)422-1092

SM CITY BAGUIO

UG/F SM City Baguio
Upper Session Road, Baguio City
(074)619-7625, 619-7626, 619-7627
619-7628, 619-7623, (02)702-6000
local 2183
Fax (074)619-7624

• BULACAN

BALIUAG

Corner Rizal & Tagle St.
Baliuag, Bulacan
(044)673-0063, 766-1423, 766-1134
766-1148
Fax (02)711-4697

BALIWAG – J.P. RIZAL

J.P. Rizal St., San Jose
Baliwag, Bulacan
(044)766-1185, 766-1224, 766-1225
673-2587, (02)702-6000 local 2861
Fax (044)673-2562, 766-7600

BOCAUE

MacArthur Highway
Barangay Biñang 1st, Bocaue, Bulacan
(044)692-4269, 692-4280, 692-4284
(02)702-6000 local 2243
Fax (044)692-4278

BULACAN – BALAGTAS

MacArthur Highway, Barangay San Juan
3016 Balagtas, Bulacan
(044)693-4342, 693-3406, 918-1402
918-1254, (02)702-6000 local 2860
Fax (044)693-4342

BULACAN – HAGONUY

G/F Ang Puso ng Hagonoy Shopping
Center Plaza, Hagonoy, Bulacan
(044)793-3520, 793-0588
(02)702-6000 local 2977
Fax (044)793-3519

BULACAN – PULILAN JUNCTION

Doña Remedios Trinidad Highway
Sto. Cristo, Pulilan, Bulacan
(044)676-0225, 676-0494, 815-0577,
(02)702-6000 local 2945
Fax (044)299-8329

BULACAN – SAN RAFAEL

Km. 60, Cagayan Valley Road
Cruz na Daan, San Rafael, Bulacan
(044)677-1550, 677-1551, 677-1545
(02)702-6000 local 2864
Fax (044)677-1548

BULACAN – STA. MARIA

M. De Leon St., Poblacion
3022 Sta. Maria, Bulacan
(044)641-1548, 641-1578, 641-4725
(02)702-6000 local 2829
Fax (044)641-4725

MALOLOS – CONGRESO

Paseo Del Congreso, San Agustin
3000 Malolos, Bulacan
(044)791-6286, 662-3411, 662-1388
(02)732-6839
Fax (044)791-9241

MALOLOS – MACARTHUR HIGHWAY

S1 Cabana Space A, The Cabanas Mall
MacArthur Highway, Malolos City
(044)760-4476, 760-4477, 760-4478,
(02)584-4152
Fax (044)760-4476

MARILAO – MACARTHUR HIGHWAY

Unit I-3 Cecilia Commercial Complex
Abangan Norte, MacArthur Hi-way 3019
Marilao, Bulacan
(044)711-3405, 711-1609, 760-0475
760-0476, (02)702-6000 local 2933
Fax (044)711-3405

MEYCAUAYAN

Liberty Bldg. MacArthur Highway
Calvario, Meycauayan, Bulacan
(044)721-0820, (02)702-6000
local 2104
Fax (044)228-2853, 935-3815

MEYCAUAYAN – MALHACAN

Barangay Northern Hills
Malhacan, Meycauayan, Bulacan
(044)695-3131, 695-3927, 935-1162
228-3766, (02)702-6000 local 2770
Fax (044)695-3144

MEYCAUAYAN – ZAMORA

Zamora St., Barrio Calvario
Meycauayan, Bulacan
(044)840-1386, 228-3133, 935-2528 840-
5296, (02)702-6000 local 2944
Fax (044)935-2527

OBANDO – J.P. RIZAL

J.P. Rizal St., Barangay Catanghala
3021 Obando, Bulacan
292-2775, 294-0690, 294-3784
Fax 294-0689

SM CITY BALIWAG

G/F SM City Baliwag
Barangay Sto. Cristo
Baliwag, Bulacan
(044)761-0705, 761-0709
761-0711, (02)702-6000 local 2269
Fax (044)761-0721

SM CITY MARILAO

G/F SM City Marilao
MacArthur Highway, Marilao, Bulacan
(044)933-2002, 933-2003
933-2004, 711-1330
Fax (02)299-6835

STA. MARIA – BAGBAGUIN

NEM Bldg., Gov. F. Halili Avenue
Bagbaguin, Sta. Maria, Bulacan
(044)641-1899, 641-2099, 641-2851
(02)702-6000 local 2812
Fax (02)299-6375

WALTERMART – STA. MARIA

G/F Waltermart Sta. Maria
Provincial Road corner By Pass Road
Brgy. Sta. Clara, Sta. Maria, Bulacan
(044) 641-0265; 641-5185
Fax (02) 299-6383

• CAGAYAN

APARRI – RIZAL ST.

Rizal St. corner R.F. Balisi St.
Aparri, Cagayan
(078) 822-8304, 888-2516
(02)702-6000 local 2847
Fax (078) 822-8779

TUGUEGARAO – BONIFACIO ST.

Bonifacio St., Tuguegarao, Cagayan
(078) 846-2691, 844-2405
(02)702-6000 local 2938
Fax (078) 844-0708

• CAMARINES NORTE

CAMARINES NORTE – DAET

J. Lukban St. corner Moreno St.
Poblacion, Daet, Camarines Norte
(054)440-2500, 721-4300, 440-2488
440-2499, (02)702-6000 local 2806
Fax (054) 429-0034

• CAMARINES SUR

CAMARINES SUR – PILI

Santiago, Pili, Camarines Sur
(054)361-0067, 477-3389, 477-3390,
(02)702-6000 local 2267
Fax (054) 477-3389

IRIGA

Iriga Plaza Hotel
Msgr. Lanuza St., San Francisco
Iriga City, Camarines Sur
(054)299-2329, 655-0305, 299-2380
299-3649, (02)702-6000 local 2834
Fax (054) 456-0069

NAGA

Barangay San Francisco
Peñafrancia Avenue, Naga City
(054) 472-6602, 472-6603, 811-8861
811-8862, (02)250-8015, 702-6000
local 2189
Fax (02) 250-8015

NAGA – GENERAL LUNA

Nos. 80-82 General Luna St.
Dinaga, Naga City
(054)473-6731, 473-6639, 811-2846,
811-2891, (02)702-6000 local 2073
Fax (02)250-8150

NAGA – MAGSAYSAY AVENUE

Magsaysay Avenue, Naga City
(054)811-1232, 811-5109, 811-1234
(02)250-8036, 702-6000 local 2702
Fax (054) 811-1232

NAGA – PLAZA RIZAL

Gen. Luna St.,
4400 Naga City, Camarines Sur
(054)811-2157, 473-9016, (02)520-8092,
702-6000 local 2934
Fax (054) 473-7913

SM CITY NAGA

G/F SM City Naga, Brgy. Triangulo
Central Business District II, Naga City
(054) 472-1198, 472-1199, 811-2285
811-2783
Fax (02) 250-8176

• CATANDUANES

CATANDUANES – VIRAC

San Juan corner Rizal St.
4800 Virac, Catanduanes
(052)811-1434, 811-2231, (02)702-6000
local 2248
Fax (052)811-1434

• CAVITE

BACOR

FRC Mall Gen. Evangelista St.
near corner Zapote-Rotonda
Bacoor, Cavite
(046)870-2759, 870-2760, 417-3446,
417-3496, 417-3314
Fax (02)529-8957

BACOR – AGUINALDO HIGHWAY

Gen. E. Aguinaldo Highway, Panapaan
Bacoor, Cavite
(046)417-6702, 417-2998, 417-6782
417-3169, (02)702-6000 local 2271
Fax (046)417-6752

Branch Directory

CARMONA – GOVERNOR'S DRIVE

Governor's Drive, Barangay Maduya
4116 Carmona, Cavite
(046)430-1771, 430-1773, 839-2899
(02)699-2015, 520-8297
Fax (046)430-1773, (02)840-7329
local 2389

CAVITE – DASMARIÑAS TECHNO PARK

Governor's Drive, Barangay Paliparan I
Dasmariñas, Cavite
(02)529-8137, 529-8138
Fax (046)972-2175

CAVITE – EPZA

Cavite EPZA Compound
4106 Rosario, Cavite
(046)437-2643, 437-6267, (02)529-8843,
702-6000 local 2896
Fax (046)437-6866

CAVITE CITY – P. BURGOS

Corner P. Burgos & P. Julio St.
Caridad, 4100 Cavite City
(046)431-7640, 431-7641, 431-0143,
(02)702-6000 local 2895
Fax (046) 431-0755

CAVITE – TRECE MARTIRES

El Paseo Arcade, Indang-Trece Road
near corner Governor's Drive
Trece Martires City, Cavite
(046)419-2200, 419-3248, 419-3208,
(02)702-6000 local 2783
Fax (046)419-3238

DASMARIÑAS – AGUINALDO HIGHWAY

G/F Digital Bldg.
Gen. Emilio Aguinaldo Highway
Dasmariñas, Cavite
(046)416-4320, 850-4041, 850-2212
416-6644
Fax (046)850-2214

DASMARIÑAS – CAVITE

E. L. Toledo Bldg. Sampaloc I
Dasmariñas, Cavite
(046)416-0954, 416-0955, 973-0164
(02)843-7114
Fax (046)416-0955

FCIE DASMARIÑAS – CAVITE

Governor's Drive, Barangay Langkaan
Dasmariñas, Cavite
(046)402-0151, 402-1135,
(02)584-4167
Fax (046)402-1134

GENERAL TRIAS – GATEWAY

Gateway Business Park
C. Delos Reyes Avenue
4107 Gen. Trias, Cavite
(046)433-0179, 433-0180, 433-0272
(02)741-5138
Fax (046)433-0178

IMUS

Gen. Aguinaldo corner Ambrosia Road
Anabu I, Imus, Cavite
(046)515-9950, 515-9951
(02)529-8612
Fax (02)529-8612

IMUS – AGUINALDO HIGHWAY

G/F DCR Bldg., Aguinaldo Highway
4103 Imus, Cavite
(046)875-7242, 875-7243, 471-0989,
(02)702-6000 local 2785
Fax (046)471-3214

IMUS – NUENO AVENUE

358 Exodus Bldg.
Nueno Avenue, Imus, Cavite
(046)970-8733, 471-4065, 970-8734
Fax (02)843-0215

KAWIT – BINAKAYAN

1497 National Road, Binakayan
4104 Kawit, Cavite
(046)434-4585, 434-4575
(02)702-6000 local 2958
Fax (046)434-5676

SILANG – M. BELEN

194 J. Rizal corner M. Belen St.
Silang, Cavite
(046)414-1643, 414-1644, 414-1048
Fax (046)414-2108

SM CITY BACOR

UG/F SM City Bacoor
Gen. Aguinaldo Highway
corner Tirona Highway, Bacoor, Cavite
(046)970-5700, 970-5701, 417-4380
Fax (02)886-4668

SM CITY DASMARIÑAS

SM City Dasmariñas, Barrio Pala-Pala
Dasmariñas, Cavite
(046)432-3020, 432-3080, 432-3040
973-0162, (02)886-4221
Fax (046)432-3010

SM SUPERCENTER MOLINO

G/F SM Supercenter Molino
Molino Road, Bacoor, Cavite
(046)474-3041, 474-3042, 474-3043
474-3044, 474-3045
Fax (02)844-3381

TAGAYTAY – ROTONDA

Frablyn Tower (Tolentino Bldg.)
Emilio Aguinaldo Highway, Tagaytay
(Near Tagaytay Rotonda)
(046)413-0355, 413-0352, 413-0353,
(02)702-6000 local 2946
Fax (046)860-2164

• ILOCOS NORTE

BATAC – WASHINGTON

Aoigan Bldg., Washington St.
Batac 2906 Ilocos Norte
(077)792-3092, 617-1556
(02)702-6000 local 2979
Fax (077)792-3375

LAOAG – BALINTAWAK

Corner Rizal & Balintawak St.
2900 Laoag City, Ilocos Norte
(077)772-0315, 772-1123, 771-4021,
771-3903, (02)702-6000 local 2948
Fax (077)772-0121

LAOAG – CASTRO

Pichay Bldg., J.P. Rizal
corner A. Castro St., Laoag City
(077)771-5433, 772-0266, 770-3702
770-3703, (02)702-6000 local 2096
Fax (077)771-6098

• ILOCOS SUR

ILOCOS SUR – CANDON

National Highway corner Abaya St.
2710 Candon, Ilocos Sur
(077)742-4167, 742-4157, 644-0250
644-0251, 742-6410, (02)702-6000
local 2856
Fax (077)742-6410

VIGAN – PLAZA MAESTRO

G/F Plaza Maestro Commercial
Complex, Burgos & Florentino St.
Vigan City, Ilocos Sur
(077)722-3965, 722-3930, 722-3974
(02)702-6000 local 2699
Fax (077)722-3934

VIGAN – QUEZON AVENUE

Corner Bonifacio St. & Quezon Avenue
2900 Vigan, Ilocos Sur
(077)722-6760, 722-1780, 722-1781
722-2581, (02)702-6000 local 2095
Fax (077)722-2582

• ISABELA

ISABELA – CAUAYAN

Along National Highway
Cauayan City, Isabela
(078)652-1289, 652-2330, 897-1490
(02)702-6000 local 2811
Fax (078)652-2421

ISABELA – ILAGAN

Along Maharlika Highway
Calamagui 2nd, Ilagan, Isabela
(078)624-0017, 622-2653
(02)702-6000 local 2810
Fax (078)622-3503

ISABELA – ROXAS

23 Osmeña Road, Bantug
Mallig Plain, 3320 Roxas, Isabela
(078)642-8638, 642-8636
(02)702-6000 local 2990
Fax (078)642-7166

ISABELA – SANTIAGO

Maharlika Highway
corner Quezon Avenue, Victory Norte
Santiago City, Isabela
(078)682-5946, 682-8592, 682-4060
(02)702-6000 local 2959
Fax (078)682-8592, 682-8245

• LA UNION

LA UNION

Rizal Avenue corner Ortega St.
San Fernando, La Union
(072)888-3318, 242-3965
(02)702-6000 local 2097
Fax (072)888-3316

SAN FERNANDO LA UNION – QUEZON AVENUE

Quezon Avenue
2500 San Fernando, La Union
(072)700-1387, 242-0239, 700-1392
(02)702-6000 local 2828
Fax (072)700-1388

• LAGUNA

BIÑAN

A. Bonifacio St., Barrio Canlalay
Biñan, Laguna
(049)411-4030, 411-4031, 411-4032
Fax (02)520-8274

BIÑAN – A. MABINI

Rey Bldg., A. Mabini St.
Poblacion, 4024 Biñan, Laguna
(049)511-9924, 511-7788, 511-6386,
(02)429-4816
Fax (049)511-9926

BIÑAN – SAN ANTONIO

Km. 35 National Highway
San Antonio, Biñan, Laguna
(049)411-4213, 411-4261, (02)520-6765
702-6000 local 2533
Fax (049)511-6952

CALAMBA

J. Alcasid Business Center Bldg.
National Highway, Crossing
Calamba, Laguna
(049)545-7214, 545-7215, (02)520-8858
Fax (02)520-8858

CALAMBA CROSSING – NORTH

Calamba Crossing National Highway
4027 Calamba, Laguna
(049)545-4707, 545-4708
545-5981, (02)520-8847
Fax (049)545-4706

CALAMBA – PARIAN

Old National Highway
Sta. Cecilia Village, Parian
Calamba, Laguna
(049)545-2171, 545-2149, 545-2177
(02)520-8868
Fax (02)520-8868

LAGUNA – CABUYAO

G/F Lim-Bell Business Center
J.P. Rizal St., Cabuyao, Laguna
(049)531-4109, 531-4110, 531-4338
(02)702-6000 local 2863
Fax (049)832-0458

LAGUNA – STA. CRUZ

Along Regidor St., Sta. Cruz, Laguna
(049)808-0238, 808-0229, (02)702-6000
local 2700
Fax (049)808-0226

LAGUNA – TECHNOPARK

G/F Laguna Technopark Admin.
Bldg. 1, North Main Avenue
Laguna Technopark, Biñan, Laguna
(049)502-5108, 502-5109, 541-3073,
541-3074, (02)584-4196
Fax (02)584-4194

LOS BAÑOS

Olivarez Plaza Cinema &
Supermarket Complex
Along National Highway
Barangay Batong Malake, Los Baños
(049)536-6355, 536-6358, (02)520-8363
702-6000 local 2695
Fax (049)536-6355

SAN PABLO

Mary Grace Bldg., Colago Avenue
corner M. L. Quezon St., San Pablo
(049)562-1026, 562-1027, 800-0322
(02)520-6049, 702-6000 local 2393
Fax (02)584-4121

SAN PABLO – MAHARLIKA HIGHWAY

G/F Bien Paz Arcade
Maharlika Highway Junction
San Rafael, San Pablo City
(049)562-1778, 562-1779
(02)584-4138, 702-6000 local 2769
Fax (02)584-4138

SAN PABLO – RIZAL ST.

2F Equitable PCI Bldg.
Rizal St. corner P. Alcantara
San Pablo City, Laguna
(049)561-1882, 561-1883, 561-1884
561-1885, 561-1880, 562-5881, 562-0924
(02)702-6000 local 2988
Fax (049)561-1881

Branch Directory

SAN PEDRO

Tayao Business Center Bldg.
A. Mabini St. San Pedro, Laguna
868-0352, 808-7013, 847-3699, 847-2688
Fax 868-0353

SAN PEDRO – NATIONAL HIGHWAY

Mega Bldg. National Highway
San Pedro, Laguna
868-7348, 868-5995, 868-5949
Fax 808-5939

SAN PEDRO – PACITA

G/F M. Allen Bldg., Km. 31,
Old National Highway, San Pedro, Laguna
868-4994, 520-2859, 868-2130
Fax 868-4998

SM CITY STA. ROSA

G/F SM City Sta. Rosa
Barrio Tagapo, Sta. Rosa, Laguna
(049)534-9823, 534-9824, 534-9825
534-9826, (02)843-0216
Fax (02)844-7870

STA. ROSA – SOUTH EXPRESSWAY

National Road Pulong, Sta. Cruz 4026
Sta. Rosa, Laguna
(049)539-0295, (02)520-8198, 886-4738
Fax (049)837-2491, (02)886-4738

WALTERMART – STA. ROSA

San Lorenzo drive corner Balibago
Road, Barangay Balibago
4026 Sta. Rosa, Laguna
(049)534-4630, 534-4631, 534-4632
837-4976, (02)520-8683, 702-6000 local
2862
Fax (049)837-4977

• NUEVA ECIJA

CABANATUAN

Melencio corner Paco Roman St.
Cabanatuan City
(044)463-0476, 600-2581, 463-7277
464-1535, (02)702-6000 local 2093
Fax (044)463-0477

CABANATUAN – MAHARLIKA ROAD

Maharlika Road, near corner
Sanciangco St., Cabanatuan City
(044)463-3985, 463-3408, 463-3264
(02)702-6000 local 2822
Fax (044)463-3264

CABANATUAN – MEGACENTER MALL

Unit 49-B UG/F Megacenter
The Mall Gen. Tinio & Melencio St.
Cabanatuan City
(044)463-3160, 463-3271, 463-3285
(02)702-6000 local 2929
Fax (044)463-3143

CABANATUAN – NE PACIFIC MALL

Ground Level, Unit CM-2
(Mall Entrance 2), NE Pacific Mall
Km.111, Maharlika Highway
Cabanatuan City, Nueva Ecija
(044)940-2025, 940-2026,
(02)702-6000 local 2878
Fax (044)940-2026

CABANATUAN – SANCANGCO

Sanciangco St., Cabanatuan City
(044)464-0909, 463-5853, 600-3251
(02)702-6000 local 2824
Fax (044)463-0020

NUEVA ECIJA – GAPAN

Tinio St., 3105 Gapan, Nueva Ecija
(044)486-2235, 486-0305, 486-3345
(02)702-6000 local 2823
Fax (044)486-2288

NUEVA ECIJA – GUIMBA

Afan Salvador St.
3115 Guimba, Nueva Ecija
(044)611-0056, 611-0058, 943-0212
(02)702-6000 local 2870
Fax (044)611-2058

NUEVA ECIJA – MUÑOZ

T. Delos Santos St.
Science City of Muñoz, Nueva Ecija
(044)456-0892, 456-0893, 456-0123,
(02)702-6000 local 2947
Fax (044)935-0356

NUEVA ECIJA – STA. ROSA

Along Maharlika Highway
Sta. Rosa, Nueva Ecija
(044)940-1117, 940-1118
940-1119, 940-1109, (02)702-6000 local
2874
Fax (044)940-1118

NUEVA ECIJA – TALAVERA

Maharlika Highway, Marcos District
Talavera, Nueva Ecija
(044)951-1422, 951-1443, 411-1738
951-1463, 951-1401, (02)702-6000
local 2871
Fax (044)411-1276

SAN JOSE – NUEVA ECIJA

Maharlika Road 3121 San Jose City,
Nueva Ecija
(044)947-1376, 947-1527, 947-2998
947-2999, (02)702-6000 local 2199
Fax (044)511-1527

• NUEVA VIZCAYA

NUEVA VIZCAYA – SOLANO

National Highway, Solano
Nueva Vizcaya
(078)326-7283, (02)702-6000
local 2991
Fax (078)326-7754

• ORIENTAL MINDORO

MINDORO – CALAPAN

J.P. Rizal St., 5200 Calapan
Oriental Mindoro
(043)288-4104, 441-1553, 288-4666
(02)702-6000 local 2698
Fax (043)288-4666

• PALAWAN

PUERTO PRINCESA

261 Rizal Avenue
5300 Puerto Princesa City, Palawan
(048)434-4244, 433-2679, 433-2491
(02)702-6000 local 2992
Fax (048)433-2713

• PAMPANGA

ANGELES – BALIBAGO

G/F Lawrence Plaza, MacArthur
Highway near corner Charlot St.,
Balibago Angeles City
(045)625-7775, 892-4230, 892-4187
892-5241, (02)702-6000 local 2778
Fax (045)625-7647

ANGELES – MACARTHUR HIGHWAY

G/F Excelsior Bldg.
314 MacArthur Highway,
Barangay Claro M. Recto, Angeles City
(045)626-2050, 626-2051, 626-2053
(02)702-6000 local 2146
Fax (045)626-2052

ANGELES – STO. ROSARIO

Plaza Rafael I, 151-D Sto. Rosario St.
Sto. Domingo, Angeles City
(045)887-1212, 887-0202
887-0404, 887-1313
(02)246-8400, 702-6000 local 2530
Fax (045)887-0505

ANGELES CITY – MIRANDA

PCIB Bldg., Miranda St.
2009 Angeles City, Pampanga
(045)888-7712, 887-7242, 888-7373
322-6032, 888-4935, (02)702-6000
local 2915
Fax (045)887-7242, 887-7378

ANGELES CITY – NEPO MART

G/F Angeles Business Center
Teresa Avenue, Nepo Mart Complex
Angeles City
(045)888-8335, 322-4478, 888-6119
888-1522, (02)702-6000 local 2913
Fax (045)888-1027

APALIT – PAMPANGA

G/F Quintos Bldg., MacArthur Highway
San Vicente, Apalit, Pampanga
(045)879-1247, 879-1249, 302-8510
(02)702-6000 local 2815
Fax (045)879-1248

CLARK SEZ – CENTENNIAL

Centennial Road, Clark Special
Economic Zone, Clarkfield, Pampanga
(045)599-3487, 893-4149, 893-4107
599-5668, 599-5666, (02)702-6000
local 2980
Fax (045)599-5667

CLARKFIELD SEZ – PUREGOLD

Puregold Duty Free (Expansion) Bldg.
Claro M. Recto Highway (formerly Dyess
Highway) Clark Special Economic Zone
Clarkfield, Pampanga
(045)599-3284, 599-3285, 599-3286
599-3288, (02)702-6000 local 2932
Fax (045)599-3287

GUAGUA – PAMPANGA

Yabut Bldg., Plaza Burgos
2003 Guagua, Pampanga
(045)900-0213, 900-4454, 901-0629
900-0194, 900-0060, (02)702-6000
local 2854
Fax (045)900-0194

SAN FERNANDO – DOLORES

MacArthur Highway, Dolores 2000
City of San Fernando, (Pampanga)
(045)860-0884, 961-2907, 963-4084
(02)702-6000 local 2981
Fax (045)961-5286

SAN FERNANDO – MACARTHUR HIGHWAY

G/F Doña Isa Fel Bldg. II
MacArthur Highway, Dolores
San Fernando City, Pampanga
(045)961-0831, 961-0832, 961-0833
(02)702-6000 local 2629
Fax (045)961-0834

SAN FERNANDO – PAMPANGA

Gen. Hizon Extension
San Fernando, Pampanga
(045)961-5196, 860-6379
(02)749-1160
Fax (045)961-5156

SAN FERNANDO – SAN AGUSTIN

MacArthur Highway
Barangay San Agustin
San Fernando, Pampanga
(045)963-5244, 963-5193, 963-5194
963-5241, (02)702-6000 local 2814
Fax (045)963-5193

SAN FERNANDO – SINDALAN

Palm Bldg., MacArthur Highway
Sindalan, San Fernando City Pampanga
(045)636-4113, 636-4114
(02)702-6000 local 2813
Fax (045)860-0278

SM CITY CLARK

G/F SM City Clark
Clark Field, Pampanga
(045)625-5622, 625-5623, 625-5636
(02)584-4003, 702-6000 local 2131, 2233
Fax (045)625-5621

SM CITY PAMPANGA

G/F SM City Pampanga
San Fernando, Pampanga
(045)921-2236, 961-2304, 961-2327
(02)741-7018
Fax (045)963-5262, (02)741-7018

SM CITY PAMPANGA B

G/F SM City Pampanga Annex Bldg. 4
San Fernando, Pampanga
(045)455-0142, 455-0143, 455-0144
445-0145, 455-0146, (02)702-6000
local 2113
Fax (045)455-0144

• PANGASINAN

DAGUPAN

386 Perez Blvd. Dagupan City
(075)523-4002, 522-2055, 523-5240
522-2007, (02)702-6000 local 2098
Fax (075)515-4189

DAGUPAN – FERNANDEZ

A.B. Fernandez Avenue
2400 Dagupan City, Pangasinan
(075)515-8266, 523-4860, 522-2792
515-2469, 523-5441, (02)702-6000
local 2832
Fax (075)522-2791

DAGUPAN – TAPUAC

Units 8, 9, 10 Mother Goose Play School
Bldg., MacArthur Highway
Tapuac District, Dagupan City
Pangasinan
(075)523-3591, 523-6330, 523-6331,
515-6114, 523-5630, 515-2185
(02)702-6000 local 2541
Fax (075)523-3591

PANGASINAN – ALAMINOS

Marcos Avenue, Palamis
2404 Alaminos, Pangasinan
(075)551-5692, 551-3353, 551-5615
552-7106, (02)702-6000 local 2983
Fax (075)551-5632

PANGASINAN – CALASIAO

G/F Señor Tesoro Academy Bldg.
San Miguel, Calasiao, Pangasinan
(075)522-9606, 522-0393, 523-9207
(02)702-6000 local 2767
Fax (075)517-2985

Branch Directory

PANGASINAN – CARMEN

MacArthur Highway, Carmen East
2441 Rosales, Pangasinan
(075)582-7372, (02)702-6000
local 2982
Fax (075)582-2925

PANGASINAN – LINGAYEN

80 Avenida Rizal East
Lingayen, Pangasinan
(075)662-1283, 662-1284, 542-8004
(02)702-6000 local 2850
Fax (075)542-8003

PANGASINAN – SAN CARLOS

Polaris St., 2420 San Carlos City
Pangasinan
(075)532-4522, 532-3844
(02)702-6000 local 2820
Fax (075)532-4522

SM CITY ROSALES

SM City Rosales, Carmen, Rosales
Pangasinan
(075)653-0213, 653-0214, 564-2575,
564-2595, (02)702-6000 local 2678
Fax (075) 564-2575

URDANETA

182 LIS Bldg. MacArthur Highway
San Vicente, Urdaneta
(075)624-2288, 568-4225
(02)702-6000 local 2232
Fax (075)568-4182

URDANETA – ALEXANDER

Alexander St., Urdaneta City
Pangasinan
(075)656-0005, 656-0006, 656-0007
(02)702-6000 local 2268
Fax (075)656-0006

• QUEZON

LUCENA

Merchan St. corner San Fernando St.
Lucena City
(042)660-3760, (02)702-6000
local 2088
Fax (042)373-4979

LUCENA – ENRIQUEZ

Enriquez corner Evangelista St.
Lucena City
(042)373-7798, 373-7793, 373-5556
(02)702-6000 local 2805
Fax (042)373-7799

LUCENA – GULANG-GULANG

505 Quezon Avenue Extension
Barangay Gulang-gulang, Lucena City
(042)373-7127, 373-5573, (02)702-6000
local 2538
Fax (042)373-5410

LUCENA – QUEZON AVENUE

Quezon Avenue corner Profugo St.
Lucena City, Quezon
(042)710-3468, 373-5721, 373-5722
660-7797, 710-2916,
(02)840-7000 local 1991, 1995
702-6000 local 2819
Fax (042)373-5930

QUEZON – CANDELARIA

Rizal corner Valle St.
Candelaria Quezon 4323
(042)741-1084, (02)250-8414
702-6000 local 2855
Fax (02)250-8414

SM CITY LUCENA

G/F SM City Lucena, (LC 177-178)
Pagbilao National Road, Lucena City
(042)710-6108, 710-6723, 660-7296
(02)889-6790, 702-6000 local 2182
Fax (02)889-6790

• RIZAL

ANGONO – M. L. QUEZON AVENUE

G/F AB Commercial Plaza
M.L. Quezon Avenue
Barangay San Isidro, Angono, Rizal
470-0485, 470-0487, 470-0568, 470-0543
Fax 470-0485

ANTIPOLO – CIRCUMFERENTIAL ROAD

Circumferential Road
corner F. Manalo St., Antipolo City
696-5205, 696-5216, 696-5208
Fax 696-5212

ANTIPOLO MASINAG

Tripolee Bldg. Marcos Highway
near corner Sumulong Highway
Mayamot, Antipolo
645-6041, 682-4654, 647-9948
Fax 645-6135

ANTIPOLO PLAZA

Gatsby Bldg. II, M. L. Quezon St.
Antipolo
650-8233, 696-0021, 650-7030
Fax 697-0050

ANTIPOLO – SUMULONG HIGHWAY

BDO Bldg., Sumulong Highway
Masinag, Mayamot, Antipolo
682-4194, 682-4195, 682-4198
Fax 682-4196

CAINTA

Hipolito Bldg., Ortigas Avenue Extension
Cainta Junction, Cainta, Rizal
655-8022, 240-3145, 240-3182
Fax 655-8021

CAINTA – A. BONIFACIO

Ledor Commercial Center
A. Bonifacio Avenue corner Samonte St.
Barangay San Juan, Cainta, Rizal
655-5646, 655-4358, 655-9013
Fax 655-2313

MAKRO CAINTA

Makro Cainta, Felix Huerta Avenue
Cainta, Rizal
655-1866, 656-2996, 655-5972
Fax 655-5072

MARCOS SUMULONG HIGHWAY

Kingsville Commercial Arcade
Marcos Highway, 1870 Antipolo, Rizal
645-8156, 668-1296, 645-5323
Fax 645-4934

MARCOS HIGHWAY

Town & Country Commercial Arcade
Marcos Highway corner Narra St.
Cainta, Rizal
668-1983, 668-1197, 668-1199
668-1235, 668-1976
Fax 668-1207

ORTIGAS AVENUE EXT. – CAINTA

Units 7-9 Philfoam Furnishing Bldg.
Km 23 Ortigas Avenue Extension
Cainta Rizal
669-1711, 658-1110, 240-3454
660-9663, 669-1721, 240-3588
240-3611
Fax 658-1080

SM CITY TAYTAY

G/F Bldg. A, SM City Taytay
Manila East Road, Barangay Dolores
Taytay, Rizal
661-1934, 661-1935, 661-1936, 661-1937
Fax 661-1938

STA. LUCIA EAST – CAINTA

Sta. Lucia East Grand Mall
Marcos Hi-Way corner Felix Avenue
1900 Cainta, Rizal
681-5232, 681-5296, 681-5171
681-5173
Fax 681-5172

STA. LUCIA EAST – FELIX AVENUE

G/F Phase 1, Sta. Lucia Grand Mall
Marcos Highway corner
Felix Avenue Cainta
682-6071, 682-6030, 682-6429
Fax 682-6134

TAYTAY – MANILA EAST ROAD

BDO Bldg., East Road, Taytay, Rizal
660-5393, 660-5392, 286-3203
Fax 286-3271

TAYTAY NATIONAL HIGHWAY

Korte Rosario Restaurant
Taytay National Highway, Ilog Pugad
Barangay San Juan, Taytay Rizal
658-6574, 660-6870, 286-3495
660-6070
Fax 658-6575

• SORSOGON

SORSOGON

Son Bldg., R. Magsaysay Avenue
Sorsogon City
(056)211-2391, 421-5501, 211-1821
(02)702-6000 local 2808
Fax (056)211-2100, 421-5107

• TARLAC

TARLAC

27 F. Tañedo St. Tarlac City
(045)982-0405, 982-0497, 982-3221
(02)702-6000 local 2091
Fax (045)982-0056

TARLAC – CONCEPCION

L. Jaena corner L. Cortes St.
San Nicolas, 2316 Concepcion, Tarlac
(045)923-0792, 923-0630
(02)702-6000 local 2837
Fax (045)923-0034

TARLAC – F. TAÑEDO

F. Tañedo corner Juan Luna St.
Tarlac City
(045)982-3407, 982-3408, 982-0171
982-0172, 982-7790, 982-1299
(02)702-6000 local 2937
Fax (045)982-1298

TARLAC – J. LUNA

J. Luna St. near corner MacArthur
Tarlac, Tarlac
(045)982-8158, 982-9005, 982-5539
982-3192, (02)702-6000 local 2836
Fax (045)982-3192

TARLAC – PANIQUI

M.H. Del Pilar St., MacArthur Highway
2307 Paniqui, Tarlac
(045)931-0298, 931-1843, 931-0355
(02)702-6000 local 2853
Fax (045)931-0298

• ZAMBALES

OLONGAPO

G/F & 2F KT Tower, Rizal Avenue east
corner 18th St. Bajac, Olongapo City
(047)222-3974, 222-9473, 224-5063
(02)702-6000 local 2989
Fax (047)222-2250

SUBIC – TIME SQUARE

420 Rizal Highway Subic Bay Freeport
Zone, 2200 Olongapo City, Zambales
(047)252-7050, 252-2939, 252-7090
(02)702-6000 local 2910
Fax (047)252-7420

VISAYAS

• AKLAN

AKLAN KALIBO

Along XIX Martyrs St., Kalibo, Aklan
(036)268-8612, 268-8613, 500-7221
500-7954, (02)702-6000 local 2858
Fax (036)268-8610

• ANTIQUE

ANTIQUE

Corner Gov. Villaver St. & Gov. Gella St.
San Jose, Antique 5700
(036)320-1814, 540-8398, 320-2002
540-7770
Fax (036)540-8398

• BOHOL

BOHOL – TAGBILARAN

CP Garcia Avenue
56300 Tagbilaran City, Bohol
(038)411-2085, 411-4921
Fax (038)235-3373

• CAPIZ

ROXAS – ROXAS AVENUE

Roxas Avenue, Roxas City, Capiz
(036)621-0210, 621-6112, 621-4962
338-0648, (02)702-6000 local 2802
Fax (036)621-0054

• CEBU

CEBU – A.S. FORTUNA

G/F Tanaka Bldg., 869 A. S. Fortuna St.
Banilad, Mandaue City
(032)343-3497, 416-2044
(02)702-6000 local 2118
Fax (032)343-3498

CEBU – AYALA BUSINESS PARK

Cebu Tower, Mindanao
corner Bohol Avenue
Cebu Business Park, Cebu City
(032)238-8153, 238-8154, 238-8155
238-8156, (02)702-6000
local 2242, 2542
Fax (032)238-8161

CEBU – AYALA CENTER

Stall 286A, Level 2, West Entry
Ayala Center Mall, Cebu
Cebu Business Park, Cebu City 6000
(032)233-9623, 233-9627, 233-9621
(02)702-6000 local 2923
Fax (032)233-9620

CEBU – BANILAD

G/F PDI Condominium
Gov. Cuenco Avenue, Banilad, Cebu City
(032)234-0184, 234-0189, 416-2077
234-0186, (02)702-6000 local 2840
Fax (032)234-0182

Branch Directory

CEBU BANILAD – TALAMBAN

Governor M. Cuenco
Banilad, Cebu City
(032)343-3640, 343-3847
343-3629, 343-3663
Fax (032)343-3669

CEBU – BOGO

P. Rodriguez corner San Vicente St.
6010 Bogo, Cebu City
(032)434-8900, 251-2030, 256-3574
(02)702-6000 local 2833
Fax (032)434-8619

CEBU – BORROMEO

Borromeo corner Magallanes St.
Cebu City
(032)255-6165, 253-7449, 256-3583
412-3737, (02)702-6000 local 2172
Fax (032)253-8823

CEBU – CAPITOL

Osmeña Blvd. corner Ma. Cristina St.
6000 Cebu City, Cebu
(032)254-2803, 254-4643
256-0237, (02)702-6000 local 2970
Fax (032)253-0659

CEBU – CONSOLACION

G/F Annex Bldg., Fooda Saversmart
Consolacion, Cebu
(032)236-3367, 236-3368, 236-3369
(02)702-6000 local 2705
Fax (032)236-3369

CEBU – CUENCO

NSLC Bldg.
M. J. Cuenco Avenue, Cebu City
(032)256-2469, 256-2474
(02)702-6000 local 2075
Fax (032)253-3801

CEBU ELIZABETH MALL

G/F Elizabeth Mall, Leon Kilat corner
South Expressway, Cebu City
(032)255-9769, 417-7900, 255-9971
(02)702-6000 local 2185
Fax (032)255-9970

CEBU – ESCARIO

Cebu Escario St. Cebu City
(032)254-0482, 254-0408, 412-3779
(02)702-6000 local 2100
Fax (032)254-4305

CEBU – F. GONZALES

F. Gonzales corner Magallanes St.
Cebu City
(032)253-2246, 416-5088, 254-8191
254-8192, 254-8193, 254-8194,
(02)702-6000 local 2922
Fax (032)254-2245

CEBU – F. RAMOS

134 Borromeo Bldg., F. Ramos
corner Arlington Pond, Cebu City
(032)255-0959, 412-5808, 253-6545,
254-9757, (02)702-6000 local 2971
Fax (032)255-1515

CEBU – FUENTE

J. Rodriguez St. Fuente Osmeña
Rotonda, Cebu City
(032)253-8920, 253-0535, 253-0549
(02)702-6000 local 2231
Fax (032)253-5686

CEBU – FUENTE CIRCLE

Fuente Osmeña Rotunda, Cebu City
(032)255-4036, 255-4034
(02)702-6000 local 2827
Fax (032)255-4035

CEBU – GORORDO

Gorordo Avenue, Lahug 6000
Cebu City, Cebu
(032)233-0001, 233-5767, 232-1500 to
15, 231-4424, (02)702-6000 local 2924
Fax (032)231-4054

CEBU – JUAN LUNA

Gokongwei Bldg., Osmeña Blvd.
corner Lapu-lapu St., Cebu City
(032)254-4691, 254-4693, 254-5885
254-4689, (02)702-6000 local 2925
Fax (032)253-6861

CEBU – LEGASPI

Legaspi corner Zamora St., Cebu City
(032)256-2507, 256-2709
(02)702-6000 local 2171
Fax (032)412-1223

CEBU – MAGALLANES

Plaridel St. corner Magallanes St.
Cebu City
(032)255-6792, 256-1200, 253-9713
(02)702-6000 local 2077
Fax (032)253-0486

CEBU – MAGALLANES PLARIDEL

Magallanes corner Plaridel St.
6000 Cebu City
(032)255-1728, 255-1729, 254-8467
412-3398, (02)702-6000 local 2912
Fax (032)253-8572

CEBU – MANDAUE

La Fuerza Compound
Subangdaku, Mandaue City
(032)343-6531, 343-6535, 422-6786
(02)702-6000 local 2085
Fax (032)343-6532

CEBU – MEZ II

Unit 204 NGA Bldg. 2, Pueblo Verde
MEZ II, Basak, Lapu-lapu City
(032)341-1288, 341-5834
(02)702-6000 local 2839
Fax (032)341-5833

CEBU – NORTH MANDAUE

National Highway, Mandaue City
(032)345-5993, 346-2180, 340-3381
345-5991, 345-0602
Fax (032)346-2043

CEBU – NORTH RECLAMATION

Block 20-A corner Port Centre Avenue
& Juan Luna Avenue
North Reclamation Area, Cebu City
(032)232-0320, 232-0321, 232-0322
232-0323, 232-0324, (02)702-6000
local 2984
Fax (032)232-0328, 232-0329

CEBU – NORTH ROAD.

National Highway, Labogon
Mandaue City, Cebu
(032)345-1017, 345-1018, 345-1090
345-3394, (02)702-6000 local 2841
Fax (032)345-1061

CEBU – OSMEÑA

Osmeña Blvd.
corner Urgello St., Cebu City
(032)253-5277, 253-8052, 254-5041
253-3572, 253-3250, 253-3260
(02)702-6000 local 2076
Fax (032)253-6219, 253-3250

CEBU – PARKMALL

Units 29-31 Parkmall
No. 168 Ouano Avenue
Mandaue Reclamation Road
Mandaue City, Cebu
(032)236-3421, 236-3422, 236-3423
236-3424
Fax (032)236-3423

CEBU – SALINAS DRIVE

117 Gorordo Avenue, Lahug, Cebu City
(032)414-7974, 414-7975, 233-0156
Fax (032)231-4581

CEBU – SOUTH MANDAUE

National Highway, 6014
Mandaue City, Cebu
(032)345-2458, 346-0101, 345-0713,
346-4689
Fax (032)346-7915

CEBU – TABO-AN

T. Abella St., San Nicolas Central 6000
Cebu City
(032)261-1377, 261-4421, 261-4422
(02)702-6000 local 2842
Fax (032)261-1378

CEBU – TABUNOK

PBS Bldg. 2688 National Highway
Tabunok, Talisay, Cebu City
(032)273-6643, 273-6644
(02)702-6000 local 2186
Fax (032)491-7456

MACTAN – EPZA

Mactan - EPZA Compound,
6000 Lapu-lapu City, Cebu
(032) 341-2250, 340-3700, 340-3381,
341-2260, 495-5151, 341-5861,
(02)702-6000 local 2838
Fax (032)340-3912

SM CITY CEBU

SM City Cebu
North Reclamation Area, Cebu City
(032)231-2082, 231-4053, 412-1225
(02)702-6000 local 2080
Fax (032)232-0774, 232-0773

SM CITY CEBU B

UG/F The Northwing - SM City Cebu
North Reclamation Area
San Jose dela Montaña corner
M.J. Cuenco Avenue, Cebu City
(032)231-2182, 231-3335, 231-0602
(02)702-6000 local 2245
Fax (032)233-1412

• ILOILO

ILOILO – CENTRAL

Iznart St. Lot 317-B-2-A-1
5000 Iloilo City, Iloilo
(033)335-1105, 335-0417, 337-7210
(02)702-6000 local 2081
Fax (033)337-7210

ILOILO – IZNART

Iznart St., 5000 Iloilo City, Iloilo
(033)337-7795, 336-0917, 335-8253
336-9019, 335-1301, (02)702-6000
local 2857
Fax (033)335-0669

ILOILO – JARO

NB Bldg. Lopez Jaena St.
Jaro, Iloilo City
(033)329-2132, 329-6971
(02)702-6000 local 2074
Fax (033)329-6931

ILOILO – JM BASA

JM Basa St. Iloilo City
(033)337-1052, 335-0967, 337-0127
(02)702-6000 local 2178
Fax (033)335-0623

ILOILO – LEDESMA

G/F Esther Bldg. Ledesma St., Iloilo City
(033)337-8471, 337-8244, 335-0866
(02)702-6000 local 2177
Fax (033)337-8382

ILOILO – MOLO

Escoto-Natividad Bldg.
M.H. del Pilar corner Lopez Jaena St.
Molo, Iloilo City
(033)336-8950, 336-8951
(02)702-6000 local 2083
Fax (033)336-8949

ILOILO – QUEZON ST.

Lots 3 & 5 Quezon St., Iloilo City
(033)335-0594, 335-0595, 335-0597
335-8250, (02)702-6000 local 2247
Fax (033)337-0870

ILOILO – TABUC SUBA

Roger's Bldg., McArthur Highway
Tabuc Suba, Iloilo City
(033)320-0069, (033)320-3058
(033)509-4071
Fax (033)320-9137

ILOILO – VALERIA

Valeria St., Iloilo City
(033)336-4465, 337-9257, 335-1275
337-9219, (02)702-6000 local 2801
Fax (033)336-4467

SM CITY ILOILO

UG/F SM City Iloilo
Benigno Aquino Avenue
Mandurriao, Iloilo City
(033)320-9465, 320-9470, 320-9490
320-9433, (02)702-6000 local 2078
Fax (033)320-9480

SM CITY ILOILO B

LGF Unit No. 73 SM City Iloilo
Benigno Aquino Avenue,
Jaro-West Diversion, Mandurriao
Iloilo City
(033)320-0247, 320-0745, 320-5957
320-0215, (02)702-6000 local 2993
Fax (033)320-0123

SM DELGADO

G/F SM Delgado Bldg.
Valeria St., Iloilo City
(033)337-8973, 337-0854, 337-4931
337-4925, (02)702-6000 local 2071
Fax (033)335-0394

• LEYTE

LEYTE – ORMOC

Corner Burgos & Rizal St.
6541 Ormoc City, Leyte
(053)255-7948, 255-2241, 255-4894
(02)702-6000 local 2865
Fax (053)561-9759

TACLOBAN

Carlos Chan Bldg. P. Zamora St.
Tacloban City
(053)321-2881, 325-9967, 321-5072
(02)702-6000 local 2099
Fax (053)321-3022

Branch Directory

TACLOBAN – JUSTICE ROMUALDEZ

Philamlife Bldg., Rizal Avenue
corner P. Burgos St., 6500 Tacloban City
(053)325-5094, 321-2728, 523-8036
(02)702-6000 local 2972
Fax (053)325-6672

TACLOBAN – RIZAL AVENUE

Rogson Bldg., Rizal Avenue
corner P. Burgos St.
6500 Tacloban City, Leyte
(053)523-0366, 523-8075, 321-4265
(02)702-6000 local 2973
Fax (053)523-8075

• NEGROS OCCIDENTAL

BACOLOD ARANETA

Cineplex Complex Araneta St.
Bacolod City
(034)433-5754, 433-5610, 432-0978
(02)702-6000 local 2082
Fax (034)435-1809

BACOLOD – CAPITOL SHOPPING

Benigno Aquino Drive
Capitol Shopping, 6100 Bacolod City
Negros Occidental
(034)434-2448, 433-4484, 435-3216
435-3217, 434-9610, 435-3212
434-5057,
(02)702-6000 local 2920
Fax (034)435-3211, 434-2446

BACOLOD – GATUSLAO

26 & 28 Gov. V. Gatuslao St.
Bacolod City, Negros Occidental
(034)433-3464, 433-3465, 433-3466
433-2988, (02)702-6000 local 2803
Fax (034)433-3378

BACOLOD – GOLDENFIELD

Goldenfield Commercial Complex
Singcang, Araneta St., Bacolod City
(034)434-3738, 433-0511, 433-0506
435-1307
Fax (034)435-1307

BACOLOD – GONZAGA

Gonzaga-Lopez Enterprise Bldg.
Gonzaga St. Bacolod City
(034)434-4964, 433-7910, 434-7097
(02)702-6000 local 2072, 2272
Fax (034)434-4965

BACOLOD – HILADO

Hilado corner F.Y. Manalo St.
6100 Bacolod City, Negros Occidental
(034)434-7698, 709-0423, 432-3366
(02)702-6000 local 2987
Fax (034)435-1441

BACOLOD – LACSON

Lacson corner Galo St.
6100 Bacolod City, Negros Occidental
(034)435-4531, 435-4532, 433-0851
(02)702-6000 local 2985
Fax (034)435-4531

BACOLOD – LOPUE'S EAST

Unit 24 & 25 Lopue's East Center
Carlos Hilado National Highway
Barangay Villamonte, Bacolod City
(034)432-1580, (034)433-9077
(034)434-9319, (034)494-3554
Fax (034)434-9671

BACOLOD – MANDALAGAN

G/F Sta. Clara Estate Bldg.
Lacson St., Mandalagan, Bacolod City
(034)441-0216, 441-1151, 441-3625
(02)702-6000 local 2821
Fax (034)441-2443

BACOLOD – ROSARIO LACSON

Lot 296-B-7, Lacson St.
corner Rosario St., Bacolod City
Negros Occidental
(034)433-7991, 433-7992, 433-7993
433-2654, (02)702-6000 local 2986
Fax (034)433-0234

BACOLOD PLAZA

Araneta corner Gonzaga St.
6100 Bacolod City, Negros Occidental
(034)434-2751, 434-2752, 434-2753
434-2754, 433-6102, 434-1233
(02)702-6000 local 2816
Fax (034)434-1233

NEGROS OCC. – BINALBAGAN

Biscom Compound, Binalbagan
Negros Occidental
(034)742-8223, 388-8258
Fax (034)388-8270

NEGROS OCC. – CADIZ

Cabahug St., 6121 Cadiz
Negros Occidental
(034)493-0667, 493-0479, 493-1465
(02)702-6000 local 2818
Fax (034)493-0510

NEGROS OCC. – ESCALANTE

National Highway, Escalante City 6124
Negros Occidental
(034)724-7022, 454-0124
(02)702-6000 local 2826
Fax (034)454-0192

NEGROS OCC. – HINIGARAN

Aguinaldo corner Rizal St.
Hinigaran, 6106 Negros Occidental
(034)740-7384, 391-7795
(02)702-6000 local 2872
Fax (034)391-7794

NEGROS OCC. – KABANKALAN

Guanzon St., Kabankalan
6111 Negros Occidental
(034)471-2147, 471-2146
(02)702-6000 local 2843
Fax (034)471-2246

NEGROS OCC. – SAN CARLOS

S. Carmona St. corner Rizal St.
San Carlos City, Negros Occidental
(034)312-5263, 312-5213, 312-5140
729-9581, (02)702-6000 local 2825
Fax (034)729-3500

NEGROS OCC. - VICTORIAS

Osmeña Avenue, Victorias City
Negros Occidental, 6119
(034)399-3616, 399-3617
(02)702-6000 local 2817
Fax (034)399-2746

SILAY – FIGUEROA

Figueroa corner Rizal St.
Silay City, 6116 Negros Occidental
(034)714-9149, 495-3787
(02)702-6000 local 2804
Fax (034)495-3787

SM CITY BACOLOD

G/F South Wing Bldg.
SM City Bacolod Poblacion
Reclamation Area, Bacolod City
(034)468-0139, 468-0140
(02)702-6000 local 2196
Fax (034)434-2372

• NEGROS ORIENTAL

DUMAGUETE

Colon St., fronting Bldg. V of City Public
Market Poblacion, Dumaguete City
(035)225-5022, 225-7660, 225-1571
422-7513, 225-4787, (02)702-6000
local 2830
Fax (035)225-4462

DUMAGUETE – STA. ROSA

Sta. Rosa St., Dumaguete City
Negros Oriental
(035)226-2538, (035)442-5900
(035)422-5903
Fax (035)226-2537

• SAMAR

SAMAR – CATBALOGAN

Del Rosario St., corner Allen Avenue
6700 Catbalogan, Samar
(055)356-1706, 251-5541, 251-5477
Fax (055)543-9110

• SOUTHERN LEYTE

LEYTE – MAASIN

Tomas Oppus St.
6600 Maasin, Southern Leyte
(053)381-2495, 381-2572, 381-2032
(02)702-6000 local 2256
Fax (053)570-8585

MINDANAO

• AGUSAN DEL NORTE

BUTUAN – J.C. AQUINO AVENUE

D & V Plaza II Bldg. J. C. Aquino Avenue
Butuan City
(085)815-1303, 225-6192, 342-5759
342-5758, (02)702-6000 local 2200
Fax (085)342-5758

BUTUAN – MONTILLA

Montilla Blvd.
near corner Lopez Jaena St.
Butuan City, Agusan Del Norte
(085)815-4430, 815-4431, 341-5240
342-6033, 342-0548, (02)702-6000
local 2251
Fax (085)342-7055

• BUKIDNON

BUKIDNON – VALENCIA

M.L. Quezon St.
corner G. Laviña Avenue
Valencia City, Bukidnon 8709
(088)828-3331, 828-2148, 222-2185
(02)702-6000 local 2249
Fax (088)828-1311

• COTABATO

COTABATO – KABACAN

Rizal Avenue, National Highway
9407 Kabacan, North Cotabato
(064)248-2119, 248-2432
Fax (064)248-2118

COTABATO – KIDAPAWAN

Quezon Blvd., 9400 Kidapawan
North Cotabato
(064)278-3018, 288-1689
Fax (064)288-1687

COTABATO – MAKAKUA

Makakua St., 9600 Cotabato City
Maguindanao
(064)421-4980, 421-4934, 421-2069
421-5233
Fax (064)421-2713

COTABATO – MIDSAYAP

Jaycee St., 9410 Midsayap
North Cotabato
(064)229-7589, 229-7590, 229-8327
Fax (064)229-8327

• DAVAO DEL NORTE

DAVAO – TAGUM

577 Rizal St., 8100 Tagum
Davao Del Norte
(084)218-4961, 217-3664, 217-3469
(02)702-6000 local 2846
Fax (084)217-3664

• DAVAO DEL SUR

DAVAO – AGDAO

Lapu-lapu St., 8000 Agdao, Davao City
(082)222-3698, 221-6205
(02)702-6000 local 2941
Fax (082)300-3024

DAVAO – BANGOY

R. Magsaysay Avenue corner
C. Bangoy St., 8000 Davao City
(082)330-7161, 221-4480, 227-2113
227-2802, (02)702-6000 local 2928
Fax (082)221-1251
(02)840-7329 local 018

DAVAO – BUHANGIN

Carlos P. Garcia Highway
Buhangin Diversion Road, Davao City
(082)241-2572, (082)241-0867
(082)241-2165, (02)702-6000
local 2295
Fax (082)241-2165

DAVAO – C. M. RECTO

383 Claro M. Recto St., Davao City
(082)224-0821, 221-0671, 227-8591
226-3703, (02)702-6000 local 2943
Fax (082)226-3147

DAVAO – DIGOS

Rizal Avenue, Zone II
Digos, Davao Del Sur
(082)553-7439, 553-4764, 553-2931
(02)702-6000 local 2844
Fax (082)553-4764

DAVAO – JP LAUREL

Landco-PDCP Corporate Center
JP Laurel Avenue, Bajada, Davao City
(082)221-4553, 221-4556, 222-2198
227-1698, (02)702-6000 local 2173
Fax (082)221-4557

DAVAO – LANANG

SJRDC Bldg. Insular Village 1
Commercial Area, Lanang, Davao City
(082)234-4412, 234-2414, 234-6723
(02)702-6000 local 2244
Fax (082)234-5760

DAVAO – LIZADA

Ramon Magsaysay Avenue
corner Lizada St., 8000 Davao City
Davao del Sur
(082)222-0071, 221-0126
(02)702-6000 local 2926
Fax (082)224-4193

Branch Directory

DAVAO – MAGSAYSAY

Ramon Magsaysay Avenue
Davao City
(082)226-3868, 221-6964
(02)702-6000 local 2174
Fax (082)221-6963

DAVAO – MONTEVERDE

G/F Sequoia Inn
Monteverde Avenue, Davao City
(082)225-4345, 225-4346, 225-4348
(02)702-6000 local 2187, 2188
Fax (082)225-4347

DAVAO – NARRA

Tomas Monteverde Avenue
corner Narra St., Davao City
(082)222-5589, (082)222-5346
(082)222-4547, (082)222-1360
Fax (082)222-1360

DAVAO – QUIRINO AVENUE

Nicolas I Bldg., Quirino Avenue
8000 Davao City
(082)224-5968, 221-4951, 305-5804
221-4365, (02)702-6000 local 2942
Fax (082)221-4365, 221-4953

DAVAO – RIZAL

Caritas Bldg. Rizal St.
corner Pelayo St., Davao City
(082)221-9528, 221-9253, 221-9598
(02)702-6000 local 2294
Fax (082)221-9437

DAVAO – SAN PEDRO

G/F KDC Bldg. San Pedro St.
Davao City, Davao del Sur
(082)221-8221, 227-1251, 305-5805
(02)702-6000 local 2927
Fax (082)221-8186

DAVAO – STA. ANA

Monteverde corner F. Bangoy St.
8000 Davao City, Davao del Sur
(082)221-0314, 221-4746, 227-4638
305-5810, (02)702-6000 local 2939
Fax (082)226-3690

DAVAO – TORIL

Agton St., Toril, Davao City
(082)291-2278, 301-0107, 291-2276
(02)702-6000 local 2940
Fax (082)291-2276

SM CITY DAVAO

UG/F SM City Davao, Barangay Matina
Davao City
(082)298-4766, 297-4341, 299-2618
299-2921, (02)702-6000 local 2086
Fax (082)299-2730

• DAVAO ORIENTAL

DAVAO – MATI

Rizal corner Mabini St.
8200 Mati, Davao Oriental
(087)388-3336, 388-3219
(02)702-6000 local 2867
Fax (087)388-3336

• LANA DEL NORTE

ILIGAN – DEL PILAR

BC Labao corner Del Pilar St.
Iligan City
(063)223-9449, 223-9450, 223-9446
223-9447, (02)702-6000 local 2180
Fax (063)223-9450

ILIGAN – QUEZON AVENUE

Quezon Avenue, 9200 Iligan City
Lanao Del Norte
(063)223-5133, 221-6545, 221-3685
Fax (063)221-6545

• MISAMIS OCCIDENTAL

MISAMIS OCC. – OROQUIETA

Mayor A. Enerio St., Oroquieta City 7207
Misamis Occidental
(088)531-2171, 531-1121, 531-1122
(02)702-6000 local 2258
Fax (088)531-1532

OZAMIZ

Cebedo St. corner Gallardo St.
Centro, Ozamis City, Misamis Occidental
(088)521-2969, 521-0039
(02)702-6000 local 2917
Fax (088)521-1529

• MISAMIS ORIENTAL

CAGAYAN DE ORO – CARMEN

Max Y. Suniel St. corner V. Neri St.
Carmen, Cagayan de Oro
(088)858-1133, (08822)723-676, 722-660
Fax (088)858-1113

CAGAYAN DE ORO – C.M. RECTO

BDO Bldg., Claro M. Recto Avenue
Cagayan de Oro City, 9000
(088)856-4013, (088)856-4067
Fax (088)856-2617

CAGAYAN DE ORO – COGON

J. R. Borja St. Cogon
Cagayan de Oro City
(088)857-7960, 857-7961, 857-7962
857-7964, (08822)725-203, 725-269
725-249, (02)702-6000 local 2191
Fax (088)857-7963

CAGAYAN DE ORO – HAYES

G/F Trendline Dept. Store.
Arch. James Hayes St.
Cogon, Cagayan de Oro City
(08822)727-405, 727-407, 727-408
Fax (088)857-8324

CAGAYAN DE ORO – LAPASAN

C.M. Recto Highway
Lapasan, 9000 Cagayan de Oro City
Misamis Oriental
(088)856-3233, 856-3234, 856-3235
(08822)728-926, (08822)725-253
(02)702-6000 local 2261
Fax (088)856-3234

CAGAYAN DE ORO – OSMEÑA

Pres. S. Osmeña
corner Ramon Chavez St., Cogon, 9000
Cagayan de Oro Misamis Oriental
(088)856-3727, 856-3728, 724-567
Fax (088)856-5702

CAGAYAN DE ORO – VELEZ

Velez Road corner Abejuela St.
Cagayan de Oro
(088)857-2075, 857-1943
(08842)729-360, 723-745
(02)702-6000 local 2936
Fax (088)856-4792

CAGAYAN DE ORO – XAVIER

Library Annex Bldg. Corrales Avenue
Cagayan de Oro City
(088)857-3796, 857-4108
(08822)729-423, 725-471
(02)702-6000 local 2176
Fax (088)857-3700

MISAMIS ORIENTAL – GINGOOG

National Highway, Gingoog City
Misamis Oriental
(088)861-0201, 861-0460, 427-313
427-595
Fax (088)861-0460

SM CITY CAGAYAN DE ORO

G/F SM City Cagayan de Oro
Pueblo de Oro Business Park
Upper Canituan, Cagayan de Oro
Misamis Oriental
(088)859-2632, 859-2633, 859-2637
(02)702-6000 local 2087
Fax (088)859-2634

• SOUTH COTABATO

GENERAL SANTOS

Santiago Blvd. corner JP Laurel St.
Gen. Santos City
(083)553-3874, 553-3875
(02)702-6000 local 2175
Fax (083)553-3877

GENERAL SANTOS – KCC MALL

Unit 018 LG/F KCC Mall of Gensan Jose
Catolico Sr. Avenue, General Santos City
South Cotabato
(083)301-7330, 552-9808, 301-7327
Fax (083)302-2958

GENERAL SANTOS – PENDATUN

G/F Sydney Hotel, corner Pioneer
and Pendatun Avenue
General Santos City 9500
(083)302-4128, 302-3179, 552-2062
(02)702-6000 local 2930
Fax (083)302-3180

GENERAL SANTOS – PIONEER

National Highway corner Roxas Avenue
9500 Gen. Santos City, South Cotabato
(083)552-2241, 552-2242, 302-1690
(02)702-6000 local 2868
Fax (083)301-0226

GENERAL SANTOS – SANTIAGO

Ireneo Santiago Blvd.
9500 General Santos St., South
Cotabato
(083)302-4269, 552-2146, 551-2404
(02)702-6000 local 2916
Fax (083)301-9329

SOUTH COTABATO – KORONADAL

R. Alunan Avenue corner Osmeña St.
9506 Koronadal, South Cotabato
(083)228-2541, 228-2219, 228-2323
(02)702-6000 local 2866
Fax (083)228-2219

• SULTAN KUDARAT

SULTAN KUDARAT – ISULAN

#075 National Highway, Kalawag 2
Isulan, Sultan Kudarat
(064)471-0026, 201-3247
Fax (064)471-0015

SULTAN KUDARAT – TACURONG

Alunan Highway, 9800 Tacurong
Sultan Kudarat
(064)477-0207, 477-0055, 200-3035
200-3134
Fax (064)200-3035

• SURIGAO DEL NORTE

SURIGAO

Magallanes corner San Nicolas St.
8400 Surigao City
(086)826-3425, 231-7226, 826-0293
231-7270
Fax (086)826-0339

• ZAMBOANGA DEL NORTE

DIPOLOG

Quezon Avenue, 7100 Dipolog City
Zamboanga Del Norte
(065)212-6253, 212-2341, 212-8162
212-2339, (02)702-6000 local 2873
Fax (065)212-8164

• ZAMBOANGA DEL SUR

PAGADIAN

F. S. Pajares Avenue, Pagadian City
7016 Zamboanga Del Sur
(062)214-1744, 214-1745, 214-4839
(02)702-6000 local 2869
Fax (062)214-1744

IPIL – ZAMBOANGA

National Highway, Ipil,
7001 Zamboanga Del Sur
(062)333-2280, 333-5356
(02)702-6000 local 2859
Fax (062)333-2380

ZAMBOANGA

Grand Astoria Hotel Annex Bldg.
M. D. Jaldon St. Zamboanga City
(062)991-1542, 992-0341, 991-7751
(02)702-6000 local 2179
Fax (062)991-3217

ZAMBOANGA – MAJOR JALDON

Mayor Jaldon Avenue
Barangay Canelar, Zamboanga City
(062)991-0924, 992-3892, 992-3889
(02)702-6000 local 2845
Fax (062)991-1121

ZAMBOANGA – RIZAL ST.

Rizal St., Zamboanga City
7000 Zamboanga Del Sur
(062)991-1476, 993-2390, 991-4804
991-7298
Fax (062)993-2390

FOREIGN BRANCH

HONG KONG

G/F Euro Trade Centre
13-14 Connaught Road C Hong Kong
(00852)2868-0323, 2901-0220
2901-0223

COMPANY HEADQUARTERS

Banco De Oro Unibank, Inc.
BDO Corporate Center
7899 Makati Avenue, Makati City, Philippines

STOCKHOLDER INQUIRIES

Banco De Oro Unibank, Inc.'s common stock is listed and traded in the Philippine Stock Exchange under the symbol "BDO".

Inquiries regarding dividend payments, account status, address changes, stock certificates, and other pertinent matters may be addressed to the company's transfer agent:

Stock Transfer Service, Inc.
8th Floor, Phinma Plaza, 39 Plaza Drive, Rockwell Center
Makati City, 1200 Philippines
Tel. (+632) 898-7555 Fax (+632) 898-7597

The Bank may provide without charge a copy of the 2008 Annual Report Financial Statements to its stockholders upon receipt of a written request addressed to the Corporate Secretary, 14th Floor, North Tower, BDO Corporate Center, 7899 Makati Avenue, Makati City, Philippines.

INSTITUTIONAL INVESTOR INQUIRIES

Banco De Oro Unibank, Inc. welcomes inquiries from analysts, the financial community, and institutional investors.
Please contact: **BDO Investor Relations & Corporate Planning**
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Makati City, Philippines
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