



2009 ANNUAL REPORT

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BUILDING FOR THE FUTURE

The year 2009 was both a challenging and a rewarding year for Banco De Oro Unibank. It was a period of challenges for the BDO Group as the lingering effects of the 2008 global financial crisis told on the country's economic performance and gnawed at business confidence. It was a difficult time for business and industry but the Group, exhibiting great resiliency and financial strength, ably cleared the hurdles by taking the right strategies that included the offering of more build-to-suit financial products and continued expansion of the branch network, thus, increasing further the client base.

2009 was also a rewarding year for Banco De Oro Unibank. Despite the hard times, the Group's performance exceeded expectations with its better-than-industry results for growth and income generated. Its market share continued to expand and its hold on being the market leader in terms of total assets, customer loans, deposits and assets under management has solidified even more.

CORPORATE PROFILE

The product of a merger heralded as unprecedented in size and scale in the Philippine banking industry, Banco De Oro Unibank (BDO) today represents a firm consolidation of distinct strengths and advantages built over the years by the entities behind its history. More importantly, BDO is an institution that does more than honor its past, it continues to improve on its present, and moves with innovation and dynamism toward an even stronger future.

BDO's reputation as a full-service universal bank remains as formidable as ever. It has the caliber and the muscle to provide industry-leading corporate, retail, investment banking and insurance services. It maintains its strategic focus on its principal markets, notably the corporate market, the middle-market banking segment – consisting of mid-sized corporations and small and medium-sized enterprises – and the retail / consumer market. Moreover, it has complimented this base with expertise in asset management, leasing and finance, remittances, bancassurance, credit cards, corporate cash management, trust, and treasury. Its institutional strengths and value-added products and services hold the key to its successful business relationships with customers. Through selective acquisitions and organic growth, BDO is positioning for growth and continued expansion into new markets.

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.

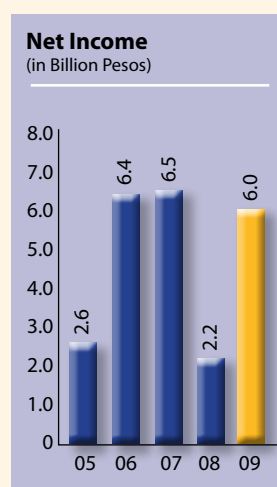
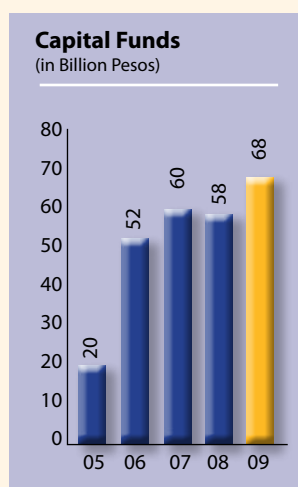
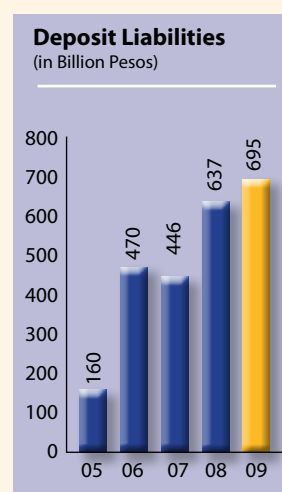
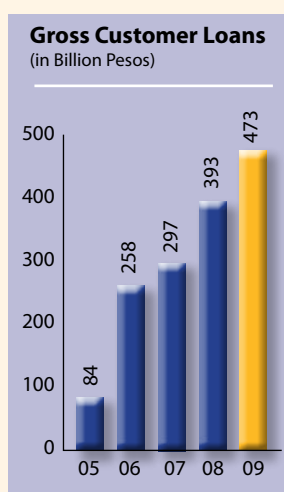
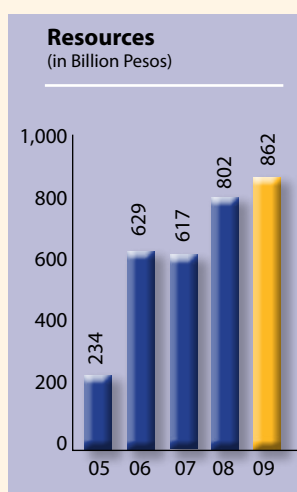
Commitment to Shareholders

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

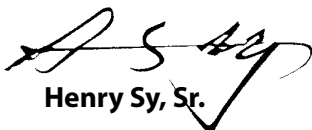
FINANCIAL HIGHLIGHTS

In Billion Pesos	2009	2008	% Change
Resources	862.0	802.0	7%
Gross Customer Loans	472.7	392.8	20%
Deposit Liabilities	694.7	636.8	9%
Capital Funds	67.9	57.8	18%
Net Income*	6.0	2.2	177%

*Attributable to Shareholders of the Parent Bank



"Looking ahead,
I am optimistic
about the future of
BDO. It is a long-
term player, and will
continue to create
sustainable value for
its shareholders."


Henry Sy, Sr.



In the late 1970s, the Bank, then known as Banco De Oro, was conceived and founded on a business philosophy focused on nurturing the entrepreneurial spirit of small and medium-sized companies and assisting them in turning their business aspirations into reality.

MESSAGE FROM THE CHAIRMAN EMERITUS

We made available the necessary financial capital to those who had sound business ideas but were short on funds required to implement these.

While we are still focused on this market, the Bank has since evolved to serve a wide array of market segments including the large corporate market, to offer an array of financial solutions to meet today's increasingly sophisticated financial requirements.

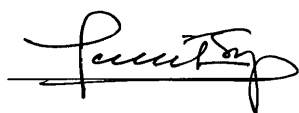
Through constant innovation, cutting edge technology, and dynamic management, BDO continues to drive the organization's growth and create economic value that benefits all shareholders. We are honored and pleased that the Bank's efforts and achievements have been recognized by several

prestigious financial publications and institutions who have bestowed us various awards of excellence.

I would like to express my gratitude to all our employees for their relentless efforts in making BDO the leader in the Philippine banking industry. I would also like to thank our investors, valued clients, and shareholders for their continued support for our Bank.

Looking ahead, I am optimistic about the future of BDO. It is a long-term player, and will continue to create sustainable value for its shareholders.

"...we would like to convey to our shareholders our determination to continue to turn every opportunity into ways to improve shareholder value for them."



Teresita T. Sy



In 2009, BDO emerged as an energized force in the banking industry. We corrected the flaws of 2008 brought about by the global crisis and focused on prudent management and the creative use of opportunities. With these, our financial performance this past year had improved significantly.

MESSAGE FROM THE CHAIRPERSON

While the global financial instability kept us on the alert throughout the year, it did not detract us from continuing to invest in initiatives to improve our service and delivery channels to help us better serve our clients.

Our investments in new infrastructure, IT, and human resources have enhanced our organization's ability to deliver better results.

Post integration, we focused on maximizing the synergy from the Bank's merger. This synergy has resulted in the wide distribution reach of our business units, as well as in the expanded array of products we carry which leveraged our cross-selling activities across investment banking, corporate banking, and consumer banking. We have likewise been able to provide a broader menu of delivery channels and convenience features.

We have also been active in our Corporate Social Responsibility (CSR) programs, with both the company and the employees working hand in hand to do their share of social responsibility. At the height of the destruction of typhoon Ondoy, the Bank donated P10 million to help the victims while our employees and clients donated close to P5 million intended for the rebuilding funds. One of the beneficiaries of our CSR programs was Gawad Kalinga which received a P2-million donation and benefited

from the voluntary work of our employees as well. The Bank also supported the microfinance program of the Center for Agriculture and Rural Development (CARD) bank, while our officers and staff contributed their time and expertise acting as resource speakers in the Center's training programs.

I am happy that our efforts have been recognized by prestigious organizations and international publications. The Asian Wall Street Journal cited BDO as *One of Asia's 200 Most Admired Firms*. Euromoney named us the *Best Local Private Bank in the Philippines*. Finance Asia awarded us as the *Top Bank in the Philippines' Best Managed Companies, Best Investment House, Best Equity House and Best Private Bank*. More recently, BDO was cited by Asiamoney as the *Best Domestic Provider of FX Services in the Philippines* and the Bangko Sentral ng Pilipinas gave us an award as the *Top Remittance Bank*.

The Bank is optimistic about the growth potential ahead and we would like to convey to our shareholders our determination to continue to turn every opportunity into ways to improve shareholder value for them.

The collective efforts of our officers and staff have made it possible for us to undertake the challenges of the past year. I have seen their hard work, unwavering commitment and team spirit. My thanks to them, the board members and the board advisers for the guidance they have provided the Bank. I would also like to express our appreciation to our shareholders for the support they have given us, and to our clients for their continued trust and confidence. As ever, we remain steadfast in our commitment to finding more ways to serve them better.

"Our franchise is capable of a lot more, and with your continued support, I am sure our best years are yet to come."



Nestor V. Tan



The events of 2009 can be best described as a tale of two semesters. The first half of the year was a period of caution and uncertainty as we all try to cope with the effects of the crisis the year before.

MESSAGE FROM THE PRESIDENT

Business was at best tentative and banks were all watching their liquidity and asset quality closely.

The second half, however, was a period of recovery and normalization. Despite two devastating typhoons, business activity gradually picked up as well as lending activity. Banks, however, now face the strategic challenge of the new economic order in an increasing interest rate environment.

I am happy to report though that through these difficult times, BDO performed relatively well, a testament to the Bank's balance sheet strength, resiliency and quality of franchise. Market share steadily improved as the Bank ended up as beneficiaries of the customers' flight to quality. BDO maintained its industry leadership in terms of total assets, customer loans, deposits and assets under management. As business normalized in the second half, the Bank's underlying business strength started to manifest itself, outperforming the market in growth and income. Our emphasis on basic lending, deposit-taking and service activities are now driving income growth in a largely lethargic market. Indeed, in trying times BDO is showing its resiliency and financial strength.

Financially, we recorded P6.0 billion of net income, 177% above 2008 levels. The

underlying performance was just as strong with net interest income increasing by 33% and non-interest income expanding by 13%. Margins, earning asset levels, as well as asset mix continue to improve. More importantly, we are now less reliant on trading gains as a driver of profit. Our asset quality remains one of the strongest in the industry, with non-performing loans declining year on year to 3.2% from 4%. We have also set aside adequate provisions to cover up to 80% our non-performing loans. Our balance sheet remains solid and generating a more sustainable and diversified earnings stream.

We also invested heavily on our operating and IT infrastructure. Coming out of the merger, we had to step back and review whether our existing operations can support our business ambitions. We had to make upgrades when necessary. Now, we have the right scale and capacity across all of our business lines to cope with future growth. These investments are now behind us and we should see our cost base stabilizing going forward. Truly, we are building for the future and the foundations of our organization are now in place.

'Good but not yet excellent' is how I would describe BDO's performance for 2009. Our franchise is capable of a lot more, and with your continued support, I am sure our best years are yet to come. In the meantime, we need to keep the momentum of the second half of the year going into 2010.

As always, we thank you for your continued support and trust.

REVIEW OF 2009 OPERATIONS

Economic Environment



The Philippine economy averted a recession by posting a 0.9% rise in GDP in 2009, slower than the 3.8% growth in 2008.

Seasonal demand, rebuilding activities from typhoons “Ondoy” and “Pepeng”, and nascent signs of a global recovery helped boost the economy which had stagnated in the first nine months due to a record contraction in exports and a slump in investments. Meanwhile, the continued increase in net factor income from abroad lifted GNP growth to 3.0% in 2009, a deceleration from 6.2% in 2008.

Domestic demand was the main growth driver in 2009, a key positive that set the country apart from other export-dependent economies. Private consumption, which drives 80% of total GDP, increased by 3.8% year-on-year driven by strong

Overseas Filipino Workers (OFW) income flows on the sustained growth in deployment levels, the geographic dispersal of overseas Filipinos, as well as the rising number of highly-skilled and better paid professionals employed in recession-proof jobs overseas. The Business Process Outsourcing (BPOs) industry also supported growth in consumption spending through job creation and income generation.

Meanwhile, the government accelerated its expenditures by 8.5% in 2009 to pump-prime the economy through accelerated infrastructure spending and legislated tax breaks for wage



earners and salaried workers. This fiscal stimulus was supplemented by the Bangko Sentral's accommodative monetary policy through cuts in reserve requirements and rediscount rates, an increase in the rediscounting facility, and a 200 basis points reduction in its key policy rates. In turn, the domestic banking system played a key role in the economic recovery as it continued to perform its normal functions of extending loans, facilitating deposits and OFW transactions, among others, at a time when banking systems of other countries held back lending activities. Vital reforms in risk management, corporate governance, and asset clean-up, already in place even before the crisis struck, allowed local banks to still do well despite the challenging operating environment.

On the production side, services which accounted for 50% of GDP went up by 3.2% year-on-year on solid contributions from trade, finance, as well as private and government services. The industry sector fell by 2.0% year-on-year as manufacturing absorbed the brunt of the export slump; meanwhile, agricultural output growth was held down to 0.1% as typhoons "Ondoy" and "Pepeng", which hit the country in the latter part of the year, told on overall performance.

INTEREST RATES

The benchmark 91-day Treasury Bill rate eased from 4.6% at the start of the year to 3.9% at the last auction in December to average 120 bps lower at 4.2% in 2009 from 5.4% the previous year. Subdued inflation, ample system liquidity, and the government's comfortable cash position as it successfully raised \$3.25 billion from bond issuances contributed to the decline in interest rates last year. As well, global monetary easing led by the US Fed staying its Funds Rate at near-zero level provided the BSP enough flexibility to pursue its accommodative policy by lowering its overnight borrowing and lending rates by 200 bps to 4% and 6%, respectively.

FOREIGN EXCHANGE

Uncertainty, volatility, and a cautious investor sentiment continued to unnerve currency markets as the brunt of the global crisis unraveled in 2009. The peso was not spared as the average foreign exchange rate weakened to P47.64 in 2009 from P44.47 in 2008. Nevertheless, the more-than-the-usual surge in OFW remittances in the fourth quarter 2009 apparently intended

REVIEW OF 2009 OPERATIONS

Economic Environment



to assist OFW families affected by the typhoons pushed the peso higher to P46.36 by end-2009 from P47.48 at end-2008.

INFLATION

Economic slack and base effects tamed the growth in consumer prices in 2009. From a high of 7.1% in January 2009, headline inflation trekked downward until it hit bottom at a 22-year low of 0.1% in August. However, disruptions in food supplies and distribution due to the successive typhoons that struck the country in the latter part of the year caused headline inflation to resume its upward trek in the succeeding months, hitting 4.4% in December 2009. Prices would have gone up faster had the government not set price ceilings on certain consumer basket commodities. The augmentation of goods in short supply via imports also helped temper price movements last year. Consequently, the average inflation rate settled at 3.2% in 2009 from 9.3% in 2008.

FISCAL PERFORMANCE

The government incurred a record budget deficit of P298 billion (-3.9 % of GDP) in 2009, surpassing the P68 billion deficit in 2008 and the P250 billion deficit target for the year. Government ramped up its expenditures to keep the economy afloat amid the worst global recession in recent history. Unfortunately, however, revenues fell short of target due to the combined impact of revenue-eroding measures, weak economic growth, and record import contraction. Poor market conditions and unresolved issues also affected the government's ability to successfully sell its assets, generating only P1.1 billion versus the target P30 billion for 2009.

REVIEW OF 2009 OPERATIONS

Operational Highlights



Having completed the operational integration process of the merged BDO-EPCIBank in 2008, Banco De Oro Unibank, Inc. faced 2009 in a better position to operate in an environment of lingering uncertainty and market weakness.

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The completion of the integration process set the stage for the seamless operation of BDO as one merged entity, allowing it to harness its huge resources to pursue its growth targets in 2009. The market path that BDO took, the expansionary strategies and business decisions it made at a time when the market was hesitant to expand, served the Bank well. Rather than be daunted by the prevailing market gloom, BDO chose to build.

The returns were rewarding for BDO. The Bank posted an audited net income of P6.0 billion in 2009, exceeding its P5.5 billion target for the year and surpassing the P2.2 billion net income for 2008 by 177%.

The Bank's operating units generally turned in impressive achievements, while the support

units likewise contributed to the Bank's solid performance in 2009.

INTERMEDIATION ACTIVITIES

• *Business Lending*

Despite the extended effects of the 2008 global financial crisis, the Institutional Banking Group (IBG) loan portfolio achieved double-digit growth rates. IBG took advantage of business opportunities to increase loan bookings for both working capital and project/structured finance loans. Trade-related loans exposure declined given the drop in the country's import and export volumes. Still, Net Interest Income (NII) improved dramatically, fuelled by stable margins and higher

REVIEW OF 2009 OPERATIONS

Operational Highlights

loan figures. Despite the loan growth, the Bank's asset quality remained sound as the Bank adjusted its risk management processes even before the crisis struck.

The Group expects 2010 volume to continue to expand as the global economic recovery deepens and trade numbers improve. While interest spreads will likely be lower this year due to intense competition, NII is still envisioned to register a healthy growth.

Staying pro-active to market needs, BDO Leasing and Finance (BDO Leasing) turned in a solid performance in 2009 despite the economic slowdown. Using a strategy of aligning its customer and product priorities with market requirements, BDO Leasing was able to enhance its strong market presence on corporate clients by shifting its product focus on operating leases. It ended 2009 strongly with a total financing income of P2.0 billion, a significant increase of 57% from the 2008 level. Also, the ratio of rent revenue to total financing income more than doubled to 57% from 20% the previous year. It posted a net income of P300 million in 2009 notwithstanding the pressure on net margins attributable to stiff competition and the shift in market strategy. Were it not for the one-off adjustments in depreciation and a more conservative provisioning, net income would have been at par with net earnings in 2008.

• Consumer Lending

As in the previous year, the Consumer Lending Group (CLG) sprinted ahead by another 30% in 2009 as it launched satellite offices in growth areas to grow the business while leveraging on the Bank's large branch network to cover more provincial areas. Provincial areas now contribute a significant share to total consumer loans, thereby effectively diversifying the Group's loan portfolio risk.

Amidst a very competitive environment in 2009 and the car industry's sales growth of only

5%, CLG's Auto Loans business grew by a hefty 28%. CLG's long-term strategy of expanding geographically allowed it to tap the auto loans market in the provinces.

The Home Loans business likewise rose by an impressive 36% as the Group continued to bring in business via BDO's highly supportive branch network and strong partnerships with key developers and brokers; meanwhile, property sector/end-user demand remained resilient, supported by the steady growth in non-US Overseas Filipino Workers remittances.

The Group launched in 2009 its Business Mortgage Loans, a new product packaged especially for Small & Medium Enterprises to address their flexible requirements for financing. The market's response has been very encouraging as bookings exceeded its initial projections by 137% and are expected to grow exponentially in 2010.

Its Credit Cards-Issuing business reached almost 1 million cards by year-end. A significant development for the business was the launching of its co-brand tie-up with Amex Cathay Pacific, which further strengthened its hold on the elite card market after the acquisition of the American Express portfolio two years ago.

Meanwhile, Credit Card Receivables posted a double-digit expansion versus industry's 6%, boosting the Bank's industry ranking a notch higher to second place in 2009. As well, gross billings posted steady growth last year.

The Bank continued to be the market leader in the highly competitive Merchant Acquiring Business. It expects to keep on expanding its reach in 2010 as well as maintain its synergistic partnership with SM Malls.

For 2010, CLG expects the secured loan segment to continue growing, given the much improved economic outlook. For unsecured loans, growth is expected to come from Personal Loans as CLG

introduced a new application and behavioral score that will enable the business to expand its sales reach without sacrificing credit quality. Credit card spending is also expected to go up further as CLG introduces more attractive market offerings tailor-fit to please our customers.

• Branch Banking

Consistent with the Bank's strategy to reach new markets and to serve the banking public better, the Branch Banking Group (BBG) continued to expand in 2009. From 664 branches in 2008, the network has grown to 685 in 2009. This was achieved with new branch openings in strategic areas to maximize the Bank's presence and further widen its reach. BBG also configured its branches to make it blend smoothly into the market with its extended banking days and hours. The expanded network allowed the Bank to post robust growth in low-cost deposits that resulted in lower funding costs for the Bank.

To maintain the same franchise look and feel, renovation work on existing branches continued all over the country. This enabled clients to experience BDO's trademark banking ambience and convenience wherever and whenever they visit a BDO branch. Branch accessibility was enhanced even further with BDO's acquisition of GE Money Bank, the latest addition to BDO's ever growing branch network. The additional branches further expanded its reach and boosted deposit generation and cross selling activities. Since the merger in 2007, deposits have increased by an average of 16%.

The Bank institutionalized its "We Find Ways" campaign by instilling its core values of Customer Focus, Out-of-the-Box Thinking, Right Attitude and Excellent Execution throughout the organization. In breathing life to this campaign, the branches stood at the forefront with its strong service culture and continued commitment to find ways to serve clients in the best possible way.

• Treasury

With the global financial markets showing signs of recovery in 2009 on easing credit concerns and supportive monetary policies, BDO remained at the forefront, recognizing and taking advantage of business opportunities. Tactical asset allocation and prudent management of its investment portfolio generated strong earnings and asset growth last year. Trading gains improved by 120% over previous year's performance, while the overall income contribution of the Group jumped significantly by 473% over 2008 results.

Working in synergy with the other Groups, the Treasury Group turned in a remarkable performance to help maintain the Bank's strong financial position with market leadership and sustainability of earnings growth in mind. The Group continued to be *among the top three best performing Government Securities Eligible Dealer in Primary and Secondary Markets* and was *one of the most active participants in the Philippine Dealing System Market in 2009*. Asiamoney FX Poll cited BDO as the *Best Domestic Provider of FX Services* for the third consecutive year while Asiamoney Structured Products Poll recognized the Bank as the *Best Domestic Provider for Local Currency Products*.

The Treasury Group's acknowledged financial expertise received another boost when the Bangko Sentral ng Pilipinas granted a Derivatives License to BDO last year. This allowed the Bank to offer more products suitable to the needs and risk profile of its clients. Adding more value to its wide array of financial products and services, the Bank also conducted economic briefings and forums in its regional centers to increase client awareness of prevailing financial market conditions.

The Treasury Group remains committed to maintaining its market lead in foreign exchange and fixed income markets supportive of sustainable bottom line objectives for the Bank.

REVIEW OF 2009 OPERATIONS

Operational Highlights



SERVICE-BASED ACTIVITIES

• *Trust and Investments*

The economic slowdown notwithstanding, 2009 continued to be a banner year for BDO Trust and Investments Group (BDO Trust). Assets under management grew by 35% to P457 billion and generated P1.2 billion in revenues. As a result, it garnered 26% share of the domestic trust business. This impressive growth resulted from the orchestrated efforts of the different units of BDO Trust aimed at delivering products and services that ably address the needs and risk-return expectations of its clients. These efforts centered on correctly matching the different trust products and services with investors' profile while continuously creating / upgrading products. Systems and methods were improved and best practices in

trading and portfolio management were observed, while established operating processes, compliance policies, and risk management practices were implemented. The training of its marketing team and the branches were also ensured.

To best serve its clients, BDO Trust offers a complete range of trust and investment products and services to suit varying customers' needs. It has a good mix of ready-made and customized investment products, as well as specialized trust services targeting both personal and institutional businesses.

For the ready-made products, BDO Trust retained its dominant position in the Unit Investment Trust Fund (UITF) product category in the local trust industry. BDO Trust has six peso and three dollar denominated UITFs retailed at the branch level, each fund having its own investment objectives

meant for a specific client profile. For the customized portfolios targeted for medium to high net worth clients, BDO Trust's offering includes the BDO Long Term Investment Management Account and the BDO Wealth Planner, both of which carry tax exempt privileges. For shorter term investors who want customized portfolios, BDO Trust offers the BDO Wealth Builder and BDO Investment Management Account - arrangements which allow clients to invest directly in outlets such as BSP SDA, government securities, corporate bonds and special deposit accounts.

In the institutional business, BDO Trust is the Fund Manager or Trustee of the retirement funds of domestic and multinational corporations, as well as of the investment and corporate funds of various institutional accounts. BDO Trust likewise participated in major financial transactions for 2009 by acting as Facility Agent, Onshore Collateral Trustee, Receiving Bank and Paying Agent for all types of debt and equity originations and instruments, as it has become the "top-of-mind provider of third party fiduciary services".

BDO Trust is confident that 2010 will be another banner year given its line-up of investment products and the strong sales and service culture of its personnel, strengthened by its strategic collaboration with other units of the Bank such as Institutional Banking, Treasury Marketing, and Branches.

• **Private Banking**

The global economic slowdown did not deter BDO Private Bank from pursuing its volume and income goals for 2009. As a result, its net income surged to P425 million in 2009. Despite challenges in the investment environment, BDO Private Bank continued to provide value-added investment as well as financial and estate advisory services to the domestic emerging affluent and high net worth clientele.

BDO Private Bank's business development strategies focused on addressing the needs of its target market for high value investment products through an open architecture platform, services that allow them to create pockets of savings for specific purposes, the inventory and consolidation of assets, and efficient bespoke structures for the distribution of assets to designated beneficiaries. This strategic focus resulted in the P33 billion increase or 45% year-on-year growth in Assets Under Management to P105 billion.

BDO Private Bank continued to gain recognition for its consistent exemplary performance. For two consecutive years, it was named *Best Private Wealth Management House in the Philippines* by Alpha Southeast Asia, and cited as *Best Private Bank in the Philippines* by FinanceAsia. Also in 2009, the Bank was recognized by Euromoney as the *Best Local Private Bank in the Philippines*, as well as the *Best Private Wealth Management House in the Philippines* by The Asset. Having distinguished itself in its niche, BDO Private Bank is ready for the challenges and opportunities in the domestic private banking business in the coming years.

BDO Private Bank is recognized as the only domestic bank focused on private banking and wealth management. Employing an open architecture framework, the Bank offers bespoke services that address the wealth management and estate planning needs of its select clientele base.

• **Investment Banking**

With the equities market still in the doldrums, investors turned to fixed-income instruments in 2009. The shift renewed the vigor in debt capital market transactions, giving BDO Capital & Investments Corporation (BDO Capital) - the Bank's investment banking subsidiary - more opportunities for doing business. Taking advantage of these opportunities, BDO Capital closed major deals last year to remain a dominant player in the debt capital market transactions closed during the

REVIEW OF 2009 OPERATIONS

Operational Highlights

period. It acted as Issue Manager, Lead Manager, and/or Joint Lead Underwriter across government and all corporate bond issuances with an aggregate issue size of P212.2 billion (USD4.4 billion), making BDO Capital among the largest bond underwriters during the year. The bond issuances include those of Globe Telecom Inc., San Miguel Brewery, Inc., Aboitiz Power Corporation, SM Investments Corporation, Robinsons Land Corporation, Megaworld Corporation, Filinvest Land, Inc., JG Summit Holdings, Inc., Energy Development Corporation, and the Republic of the Philippines' Retail Treasury Bonds. To support various initiatives of corporate entities, BDO Capital also arranged a total of P71.6 billion (USD1.5 billion) of corporate notes and term loans.

BDO Capital's record performance, despite market uncertainties in 2009, earned for it accolades from various international publications including *Best Investment House in the Philippines* and *Best Equity House in the Philippines* by FinanceAsia; *Best Debt House in the Philippines* by AsiaMoney; *Best Domestic Investment Bank in the Philippines* by The Asset; and *Best Investment Bank in the Philippines* and *Best Bond House in the Philippines* by Alpha Southeast Asia.

• Cash Management and Electronic Banking

Cash Management and Electronic Banking continued its amazing run in 2009, achieving another double-digit income growth of 21% and a 100% increase in portfolio size. Attributing its strong results to its solid position in the industry, top-of-mind brand recall and state-of-the-art products and services, the Group scored two market-leading achievements for BDO last year making it the number one bank in terms of Debit and Prepaid cards issued (6 million) as well as Bills Payment transactions processed (2 million per month). It also ranked 2nd in the banking industry in terms of total ATM network (1,354)

and stood as a major provider of the POS facility for micro-lending institutions nationwide.

Cash Management and Electronic Banking is responsible for the development of the various transaction banking products and services of the Bank, including tools for corporate liquidity management as well as customized electronic banking systems at customer sites. In 2009, the Group was awarded *Best Cash Management Bank in the Philippines* by Alpha Southeast Asia as well as *Rising Star Cash Management Bank* by The Asset.

• Remittance

Awarded by the Bangko Sentral ng Pilipinas as the *Top Commercial Bank for Overseas Remittances in 2008*, BDO continued to gain credibility and preference in the market it serves in 2009. With its strong market presence and the steady expansion of its remittance partners worldwide, BDO generated a 24% growth in OFW remittances revenue while both the USD volume and overall remittance transactions grew by 13% in 2009.

Constant efforts to strengthen its international presence have rewarded BDO with established linkages with thousands of combined remittance offices, partners and agent locations in Asia, Middle East, North America and Europe enabling it to serve more Filipinos worldwide. This is complemented by the Bank's strong domestic presence, with over 2,000 remittance pick-up locations nationwide. Aside from BDO branches, SM Foreign Exchange Counters, Makro, financial services and rural bank partners, Cash Pick Up (which is also available at all 21 Savemore branches) are also effective at building up BDO's remittance business. Reaching out to more Filipinos in the provinces, BDO Remittance pick-up service continues to expand, adding two more rural banks – Bangko Mabuhay and Gateway Rural Bank – to the network. BDO is also providing full support to SM's Global Pinoy Center project, a one-stop shop offering various OFW services including remittance

pick up. The first Global Pinoy Center was launched at the SM Mall of Asia in Pasay City. More Global Pinoy Centers will be launched in SM Supermalls across the country in 2010.

As BDO fulfills its commitment to continuously search for ways to make remittances more secure, reliable and convenient, the Bank stands to maintain its leadership in the remittance industry in the coming year.

• Insurance – Brokerage & Bancassurance

BDO Insurance Brokers, Inc. (BDOI) generated P1.3 billion in premiums and commissions amounting to P223 million in 2009, as it generated business from Employee Benefits (Group Life and Medical), the SM Group and BDO Leasing referred accounts. In 2009, BDOI is expected to maintain its 20.2% and 11.5% market shares in terms of premiums and total commissions, respectively.

Key markets such as consumer lending, leasing, branch-referred and IBG-referred businesses will drive the growth in 2010.

RISK MANAGEMENT

As the market-dampening effects of the global economic crisis lingered on in 2009, the Bank saw it fit and prudent to keep to its policy of maintaining and improving asset quality even as its risk assets levels continued to grow at a robust pace. Going a step further, the Bank also instituted the practice of computing and raising loan loss impairment in anticipation of the next business cycle on top of the regulatory general and specific loan loss provisions and collective impairment for consumer portfolios. In all these, an even more heightened focus was spent on ensuring a continuing regime of prudent risk management.

• Credit Risk Management

In 2009, Credit Risk Management Group (CRMG) tightened its credit assessment process and criteria for financial institutions. The Group adhered to the “guidance limits” it set for purposes of monitoring and controlling concentrations in the portfolio, particularly on Large Exposures and Industry. The Group also rationalized its Loan Loss and Impairment provisioning for the consumer portfolio.

CRMG is currently laying the groundwork preparatory to the advance approaches under the Basel II framework by 2013. By that time, BDO shall have fully complied with Basel requirements including the Validation of the Risk Rating Model for corporate and commercial loans; the Validation of the Credit Scoring model for small business loans; and the Derivation of Probabilities of Default for Corporate, Commercial and Consumer Loans.

In the area of remedial management, the Group ably reduced Non-Performing Loans by 8% through collections, restructuring, and settlements via “dacion” or foreclosures. The Group maximized utilization of available resources and implemented a time-bound pro-active approach in the resolution of problem accounts. For Home Loans, the Bank opted for more lenient payment arrangements over costly foreclosures to provide relief for those adversely affected by natural calamities in 2009. For Auto Loans, the Group actively outsourced recovery / collection services to professional agencies while increasing efficiency of in-house Repossessors / Skip Tracers. For Leasing, the Bank resorted to work-outs and payment arrangements for businesses deemed viable. Internal customer network was used to hasten disposal or assumption of leased assets / obligations.



• **Market and Liquidity Risk Management**

As financial markets showed some measure of recovery in 2009, the Market and Liquidity Risk Management Unit continued to strengthen its market and liquidity risk management infrastructure across the Unibank. Market risk methodologies used by the Bank were subjected to third party validation to ensure that the same complies with market regulations and best practices.

The Bank has a proactive stance in the management of its liquidity and market risks. It charts its liquidity management directions using the regular measurement of the Bank's liquidity risk under both Business-As-Usual and stress conditions, with the Asset Liability Management Committee having a vital role in enforcing the Bank's liquidity management policy. It has a contingency plan in place to address liquidity pressures that may arise from unexpected internal or financial market developments. For market risk management, the Bank uses as its key measure



Value-at-Risk which is a statistical estimate of the maximum possible loss on a given position within a given time period. Stress testing both for liquidity risk management and market risk management continues to be an essential part of the measurement procedure as markets remain fragile.

• **Operational Risk 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 the Risk Management Group (RMG). In 2009, the Bank focused on implementing risk management tools by launching the assessment process using Key Risk Indicators and Key Controls Self-Assessment as alerts for operational risk vulnerabilities. The Bank also began the groundwork for the build-up of a loss database in compliance to Basel II advance approach requirements.

The Bank will continue to promote risk consciousness and instill the discipline of risk

identification, assessment and mitigation in the areas of business continuity, information security, legal and regulatory compliance, outsourcing and complaints / feedback management.

• **Risk Analytics, Systems & Control**

In 2009, RMG continued the development of application and behavioral scoring models and initiated the automated implementation thereof to enable the Consumer Loan business to move towards a credit score-based underwriting process for its unsecured loan portfolio - credit card and personal loans. An expert-based Credit Scoring model was also designed and adopted for the Small & Medium Enterprise (SME) loan business. These empirically-derived risk models are expected to improve the loan adjudication process as well as the credit quality of both the consumer and SME loan portfolio.

RMG has started laying down the framework for the adoption of the Basel II Accord under the advance approach for quantifying credit risk to estimate the Bank's minimum capital requirement.

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This included defining the data model, designing the architecture of a central repository database, setting standards for internal validation of the Bank's risk models and calibrating the probability of default component for each risk segment.

A new impairment methodology in accordance with the new international accounting standards for loan loss provisioning was adopted. The new approach provided a more scientific and accurate credit loss estimation of the retail loans on a collective or portfolio basis taking into account the risk profile of the customer base and recognizing potential recovery from the collateral.

RMG has been consistent in improving its data mining capability. This ultimately allowed the Bank to seamlessly harness RMG's data bank in sourcing 50% of new customers generated by the credit card business from the depositor base.

• **Asset Management – ROPA and Capital Assets**

Disposal of real estate assets encountered a challenging year as the lingering effects of the 2008 global recession spilled over to 2009. Still, the Bank was able to dispose a respectable volume of real estate and chattel during the period.

While the increment in retail transactions for the year was much smaller than in 2008, our subdivisions fared better at 44% over previous year as the Bank's smaller price package conformed to the needs of a resilient middle income market responsive to BDO's market-competitive offerings.

Sales volume is expected to increase slightly in 2010. The Group's focus is to clean out the small retail and subdivision properties as it addresses the lower mid-income group. This market segment is expected to remain strong even in the face of an overhang in supply enlarged even further by new projects adding more units.

The Group will also focus on widening its marketing network, tapping additional brokers and agents to sell in Metro Manila and the provinces. This will be complimented by a marketing and advertising program centered on giving the Bank's properties a wide coverage in the market.

SERVICE AND SUPPORT INITIATIVES

• **Central Operations**

The Central Operations Group (COG) focused its 2009 directional thrust on the enhancement of Customer Service Orientation and in all component units of Operations, the improvement of operational efficiency, and the strengthening of operational risk management practices.

This focus charted the path for the Group in making significant strides in 2009. Improved productivity resulted in various COG product support units efficiently handling double-digit transaction volume growth while maintaining the same headcount numbers. The completion of the rationalization process for its Clearing Hubs even reduced headcount by several dozens. And, by using Lean Management concepts in the Check Statement Rendition process, the Group effectively cut Statement of Account completion by 10 days. The use of Imaging technology for document management was successfully piloted in Check Clearing Operations, and in Trust Banking, as the Group looks forward to implementing imaging solutions across the entire Bank in 2010.

COG also achieved Quick Turnaround Time on the repair of branches damaged by typhoons Ondoy and Pepeng, enabling early resumption of services in these branches. It also completed the transfer of BDO Benguet Center units to their end-state locations in the North and South Towers as well as in the BDO Greenhills-Roosevelt Buildings.

• Information Technology

For 2009, Information Technology continued to look for ways to provide business value.

Recognizing the importance of information security in sustaining and growing the Bank's business, while being compliant with regulatory requirements, IT is firmly committed to strengthening the Bank's information security to assure clients and ensure a secure computing environment. Through IT Standards and Control, the Bank enhanced its intrusion detection system in 2009 to enable proper classification and pro-active management of security events. It also upgraded BDO's antivirus software to improve workstation and server security even as it implemented a log monitoring tool to consolidate review of logs from disparate systems and trigger security alerts for immediate investigation and action. It intensified efforts at vulnerability management through regular vulnerability assessment performed on the IT infrastructure and applications. To beef up network security, facilitate problem isolation and troubleshooting, IT redefined its user network into smaller, manageable groups.

IT Operations continued shifting focus to security, maintenance and upgrades in 2009. Network security upgrades were made in tandem with the Bank's continued office rationalization, while availability upgrades were made to improve the branch network's ability to absorb telecommunications provider outages while reducing operational costs. Major improvements were made to the Bank's data center infrastructure with its relocation from Ortigas Center to the Greenhills area. The data center conforms to international data center design standards and provides a secure, scalable and redundant IT infrastructure for the Bank's mission-critical systems. In 2010, IT Operations expects to continue its other infrastructure and process improvements as it prepares for further growth

in the Bank's branch network and transaction volumes.

IT Development efforts in 2009 were centered on system upgrades to handle growth, ensure continued support from third-party vendors, safeguard information security, and provide for robustness. Under these parameters, IT undertook hardware and application upgrades of major applications including upgrades to the Core Banking system, ATM systems, Trust, and Treasury applications. All major internet systems are now required to undergo rigorous security testing. In addition, IT successfully decommissioned the Equitable-PCI mainframe system, replacing it with BDO's system. All major back-end applications were upgraded in the last 12 months with upgrades to its key customer-facing applications planned for 2010-2011.

IT also provided for redundant backup systems for its mission-critical applications to ensure continued service even in the event of a disaster. Existing disaster recovery plans were enhanced and recovery procedures for the critical applications were tested and validated using the Bank's backup systems. IT also tested network connectivity and system access from alternate work locations to address the business continuity requirements of the Bank.

With growth, availability, disaster recovery, and security as its theme for 2010, IT will continue its initiatives on major upgrades to several major applications, and will expand operating capabilities through other infrastructure and process improvements as it prepares for further growth in the Bank's branch network and transaction volumes.

• Human Resource

The Human Resources (HR) Group remained focused on manpower development initiatives that dovetail BDO's corporate objectives. To achieve

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this, HR's enhanced training programs anchored on "We Find Ways" principles were implemented across the Bank and its subsidiaries. A Bank-wide roll-out of a service excellence training program was implemented to anchor on the standard BDO service philosophy; and corporate image sessions were conducted towards corporate branding synergy. Leadership and officer development programs were also aligned to "We Find Ways" service principles to strengthen organizational customer servicing backbone at the junior and middle management levels essential to meeting the dynamic needs of continued branch expansion and business growth.

At the HR backend processes, policies were reviewed and pipeline automation projects were tested to further enhance service delivery.

Employee engagement activities were funneled through new interest clubs that foster fellowship and camaraderie across functional roles and ranks. Employee volunteerism was fueled in close partnership with the BDO Foundation through active employee involvement as facilitators and skills trainers in livelihood programs for community building.

HR also facilitated a smooth and peaceful negotiation between Management and the Employees' Union which resulted in a new three-year Collective Bargaining Agreement.

• *Corporate Marketing*

With its institutional advertising program, BDO generated significant image gains and momentum that propelled it to a position perceived at par or even better with that of competition in just a span of two years.

Said program created an appreciation for the power and benefits of branding in the banking industry, and created a distinct "We Find Ways" persona for BDO as being dynamic, innovative, and solutions and service-oriented.

Moreover, the advertising program worked well in conjunction with the renovated facade and look of the Bank's more than 600 branches to create top-of-mind and market visibility.

Complementing these institutional efforts is BDO Rewards, the Bank's corporate rewards program that is unique in the banking industry. The rewards program created new avenues for customer loyalty in such product areas as Personal Current Account / Savings Account, Consumer Loans and Trust placements. It also leverages against the key strengths afforded by SM as the program's main redemption partner, and has resulted in distinct business gains and volume growth for the Bank. Personal CASA both in terms of average daily balance and number of accounts posted robust expansion rates.

CORPORATE SOCIAL RESPONSIBILITY

One year after its establishment as BDO's corporate social responsibility arm, the BDO Foundation has already made significant strides in reaching out to the marginalized sectors of society through the spirit of volunteerism and partnerships with organizations and individuals with the same advocacies.

The BDO Group through the BDO Foundation was one of the first to come to the aid of the victims of typhoons Ondoy and Pepeng in 2009. With a P10 million donation from the BDO Foundation, relief operations were set up with ABS-CBN Foundation, Inc.'s Sagip Kapamilya. The donation funded over 66,000 relief bags, 1,735 cases of bottled water, and 1,886 sacks of rice distributed to victims in the provinces of Rizal, Laguna, Cavite, Bulacan, Pampanga, La Union, Benguet and some parts of Metro Manila like Marikina, Pasig and Muntinlupa. BDO Volunteers composed of officers and members of the staff were actively involved in the relief operations, traveling under difficult circumstances even to

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far-flung areas to deliver and distribute the goods to distressed communities. In brotherhood with the victims, BDO employees, many of whom were also affected by the typhoons, donated 200 relief bags which were turned over by the Foundation to the Philippine Business for Social Progress and Caritas Manila. The Bank's remittance unit also helped the BDO Foundation in securing a donation of 168 boxes of relief goods from Forex World Australia, an international remittance office with which BDO has the largest tie-up in Australia. These relief goods were distributed to typhoon victims in other affected areas in Luzon such as Botolan (Zambales), Macabebe (Pampanga), Baliuag (Bulacan), Dagupan and Calasiao (both in Pangasinan) benefitting over 5,000 families.

The BDO Foundation's relief efforts did not stop at immediately providing relief goods to affected families. Recognizing the enormous damage wrought by Ondoy and Pepeng, the BDO Foundation is now gearing up for the rehabilitation of affected communities, building up a fund from donations to support this effort.

The BDO Foundation did not limit its humanitarian efforts to helping typhoon victims

alone. It also lent a helping hand to building communities for relocated informal settlers from urban centers. Joining hands with Makati LGU and Gawad Kalinga, the BDO Foundation funded and built 28 homes in D' Dreamland Ville, Brgy. Kaypian, San Jose Del Monte City in Bulacan within a period of six months and turned over the first BDO Foundation-GK Community on November 7, 2009 to beneficiaries who were once informal settlers in Makati City. The same day also marked the groundbreaking for the multi-purpose hall in the same community. The initial funds for the BDO Volunteers Multi-Purpose Hall came from two major fund-raising activities of the BDO Fund Raisers and Volunteers: the Rhythm of Love Concert held in February 2009, and Walk for Life Fun Run in March of the same year. Since then, the BDO Foundation has continuously received donations from the Bank's officers and staff for this purpose.

The BDO Foundation also remained committed to helping out-of-school youths acquire livelihood skills and thereby secure a better life for themselves and their families. The Bank, through BDO Foundation Inc., donated vehicles to Don Bosco to equip students with hands-on experience in automotive mechanic courses. The donation will

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benefit poor and out-of-school wards of Don Bosco-Pugad: Home for Streetchildren and Migrant Youth Inc., Don Bosco Youth Center-Tondo, Inc., and Boscserv.

As part of its advocacy to bring micro-finance closer to the marginalized sector, the BDO Foundation funded the construction of the P12 million three-storey BDO Foundation Micro-Finance Center in Bay, Laguna. Inaugurated on September 2009, the facility is now being used by the Center for Development-Mutually Reinforcing Institutions (CARD-MRI) Development Institute as a venue for its training and development programs. The Center has since hosted a series of lectures and seminars with trainers and speakers from BDO, volunteering their expertise in these programs.

In October and November, volunteers of the BDO Skills Trainers - in cooperation with Ultima Entrepinoy Forum Center – facilitated two livelihood training sessions on basic meat processing for CARD-MRI members coming from different regions as far as Basilan. Also in November, volunteers of the BDO Speakers Bureau conducted a capacity building program on “Accounting for Non-Accountants” for CARD-MRI employees. The same program was conducted simultaneously in Davao City. Another set of BDO Speakers Bureau volunteers conducted Personality Development Program

in November at the same venue for CARD Bank and CARD-MRI employees focusing on corporate image / attire, social graces and etiquette among others. However, even before the center was inaugurated, volunteers of the BDO Speakers Bureau with IT competencies already conducted a two-day Computer Literacy Seminar in August at CARD-MRI’s own facilities for its officers and staff.

In the area of health care management, 11 hospitals and institutions were recipients of medical equipment valued at P38 million for ophthalmologic, otolaryngological and obstetrical use from the BDO Foundation. The donation of the medical equipment was coursed through the Philippine Academy of Ophthalmology, Inc., the national organization of eye doctors in the country. Beneficiaries were chosen based on their residency training programs and their capability to render charitable medical service to indigent patients. With its donation of medical equipment, BDO Foundation helped ensure that medical needs were addressed, thus, resulting into a healthier population capable of pursuing gainful employment and contributing to the socio-economic development of the country.

BDO Foundation, Inc. will continue to pursue and support advocacies for the underprivileged and marginalized sectors of society in 2010. With the selfless dedication of the various BDO

volunteer groups and in collaboration with partner organizations, the BDO Foundation expects to widen its reach in helping build better communities as BDO's contribution to the country's socio-economic development efforts.

SUMMARY

The BDO Group's 2009 results show that with the right moves, the appropriate strategies, the perfect timing, and the concerted efforts of people sharing a common goal, growth can be achieved even in difficult times. While the prevailing economic gloom made the market wary and economic recovery tentative, it did little to dampen the Bank's performance. BDO defied market trends by surpassing both its 2008 results and its targets for 2009.

In 2010, the Bank will continually search for more business opportunities that will support expansionary objectives and bottom-line targets by way of strategic acquisitions and organic growth. With solid foundations for more dynamic operations now in place, the Bank will continue building for future growth. It will pursue major initiatives including technology and products / services enhancement, market reach expansion, and other innovative approaches to maintaining BDO's market leadership while ensuring strict adherence to corporate governance standards and prudent risk management policies. Its marketing campaign focus will still be on the "We Find Ways" theme in projecting BDO as a large banking network that cares for its clients by finding ways to serve them better.

In pursuing its business objectives, the Bank will not lose sight of its corporate social responsibility. As in years past, the BDO Group will continue supporting the country's socio-economic development efforts in 2010, particularly in empowering the less privileged sectors of society.

• Outlook for 2010

Economic growth this year is seen rebounding in line with the firmer global economic recovery and revitalized consumption spending driven by the sustained rise in OFW remittances and incremental lift from the May presidential elections.

The recovery in external demand and turn in the inventory cycle are positive for the export and manufacturing sectors and are now expected to positively contribute to economic expansion. The more sanguine global outlook also favors BPOs which have stepped up its contribution to close to 5% of the country's GDP.

Meanwhile, private consumption is seen getting an extra boost from the national elections aside from the steady expansion in OFW remittances. Consumer-based industries like food, beverage, and garments, telecommunications and media, transportation, paper and printing are just some of the industries likely to benefit from election spending. These should compensate for the expected restraint in public expenditures as the new government shifts its focus toward managing its fiscal position. A revival in investments should ensue assuming elections are held credibly and the transition of power goes on smoothly. Meanwhile, a healthy external sector and record dollar reserves continue to support the peso.

Headline inflation is expected to head up this year on rising fuel and food prices (the latter driven by the El Nino). Interest rates are also seen adjusting upward on higher inflation and budget deficit concerns.

Notwithstanding the challenges ahead, the Philippines is poised to take advantage of opportunities present in the recovery as it prepares itself for a sustainable economic expansion moving forward.

ACCOLADES



As the Bank continued to build for the future, recognition for its achievements continued to build up, too. Citations from leading international finance and investment institutions and publications reaffirm the high esteem accorded by investors to BDO for excellence and market leadership in private banking, treasury, investment banking, trust banking, cash management, and remittance.

EUROMONEY

- Best Local Private Bank



WALL STREET JOURNAL

- 7th Most Admired Company in the Philippines; among Asia's 200 Most Admired Companies; 3rd among Filipino companies in the area of financial reputation; 4th in the area of innovation



THE ASSET

- Best Domestic Investment Bank
- Rising Star Cash Management for the Philippines
- Best Wealth Management House in the Philippines
- Best Deal in the Philippines



ASIAMONEY

- Best Country Deal for the Philippines
- Best Domestic Provider for Local Currency Products (Structured Currency Products)
- Best Domestic Debt House in the Philippines
- Best Domestic Provider of FX Services in the Philippines
- Best Domestic Currency Bond Deal



ALPHA SOUTHEAST ASIA

- Best Cash Management Bank in the Philippines
- Best Investment Bank in the Philippines
- Best Bond House in the Philippines
- Best Private Wealth Management House
- Best Debut Bond Deal of the Year in Southeast Asia



FINANCEASIA



- Top Bank in FinanceAsia's Best Managed Companies
- Best Private Bank
- Best Investment Bank in the Philippines
- Best Equity House in the Philippines

IFR ASIA

- Domestic Bond Deal (Regional Award)
- Philippines Capital Markets Deal (Country Award)



CORPORATE GOVERNANCE ASIA

- One of the recipients of the Corporate Governance Asia Annual Recognition Awards 2009



MASTERCARD

- Hall of Fame Award as Best in Class Cardholder Promotion



VISA INTERNATIONAL - PHILIPPINES

- Recognition Award for achieving the highest average spend growth in 2008 for the BDO Visa Credit Card portfolio

BANGKO SENTRAL NG PILIPINAS

- Top Remittance Bank

LAND BANK OF THE PHILIPPINES

- Best Countryside Loan Fund Program Partner under the Commercial Banks Category
- Best Countryside Loan Fund Program Partner under the Agri-Agra Loans Category

SMALL BUSINESS CORPORATION

- Distinguished Partner for SME Wholesale Lending Program

BOARD OF DIRECTORS



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Chairman Emeritus



Teresita T. Sy
Chairperson



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Vice Chairperson



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President and Director



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Jose T. Sio
Adviser



Washington Z. Sycip
Adviser



Jesus G. Tirona
Adviser

BOARD OF DIRECTORS

TERESITA T. SY, 59, Filipino, is the Chairperson of BDO. Concurrently, she serves as the Chairperson, Vice-Chairperson, and/or Director of various subsidiaries and affiliates of BDO such as BDO Private Bank, Inc., BDO Leasing & Finance, Inc., BDO Capital & Investment Corporation, Equitable Card Network, Inc., Strategic Property Holdings, Inc., BDO Foundation, Inc., Generali Pilipinas Holding Company, Inc., Generali Pilipinas Life Assurance Company, Inc., and Generali Pilipinas Insurance Co., Inc. Ms. Sy is the Vice Chairperson of SM Investments Corporation. She also sits as Chairperson, Vice Chairperson and/or Director of such companies as SM Prime Holdings, Inc., Multi-Realty Development Corporation, SM Land, Inc., Supervalu, Inc., SM Mart, Inc., SM Retail, Inc., Super Shopping Market, Inc., Pilipinas Makro, Inc., and First Asia Realty Development Corp. Ms. Sy was first elected to the Board of BDO in 1977. A graduate of Assumption College, she brings to the board her varied expertise in banking and finance, retail merchandising, mall and real estate development.

CORAZON S. DE LA PAZ-BERNARDO, 69, Filipino, is currently the Vice Chairperson of the Bank's Board of Directors. She is also a consultant to the Chairman, Social Security Commission. She is the President of the International Social Security Association, a Geneva-based organization, for the 2007 to 2010 triennium. She is also a Director of Equitable Card Network, Inc., Philex Gold, Inc., and Ayala Land, Inc. She is also an Advisor to the Audit Committee of PLDT. She was Chairman & Senior Partner of Joaquin Cunanan & Co. (PricewaterhouseCoopers, Philippines) from 1981 to 2001. She is also a member of the Board of Trustees of University of the East, the UE Ramon Magsaysay Memorial Medical Center, Meralco Foundation, Inc., Miriam College, and Jaime V. Ongpin Foundation. Other memberships include those in the: Makati Business Club, Inc., Philippine Institute of Certified Public Accountants, Management Association of the Philippines, the Financial Executives Institute of the Philippines, the Asia Society, and Member of the Board of Advisors of Ramon V. del Rosario, Sr. - AIM Center for Corporate Social Responsibility. Ms. De la Paz-Bernardo served as Chairperson of EPCIB from 21 February 2006 until EPCIB's merger with Banco De Oro Universal Bank.

JESUS A. JACINTO, JR., 62, Filipino, was elected Vice Chairman of BDO in May 1996, and is concurrently the Chairman and President of BDO Insurance Brokers, Inc. 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 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. He 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, 66, Canadian, was elected Director of BDO in May 2005. He was formerly a Director of Solidbank Corporation from 1990 to 1998 and Vice President and Country Head of The Bank of Nova Scotia. He has had over 40 years of banking experience in England, Canada, and Asia. Educated at universities in England and Canada, he is an Associate of the Chartered Institute of Bankers (UK), Associate of the Institute of Canadian Bankers and, a Fellow of the Institute of Corporate Directors.

LEE WAI FAI, 50, Singaporean, was appointed Director of BDO in June 2008, and is concurrently the Executive Vice President/ Group Chief Financial Officer & Head of Corporate Services of United Overseas Bank Singapore. He also serves as Director and Chairman of United Overseas Bank Philippines. He is a Director of Asfinc 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., 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. He holds a Bachelor of Accountancy (Hons) from the National University of Singapore and a Master in Banking and Finance from Nanyang Technological University, Singapore. He has more than 20 years of experience in finance and administration.

TEODORO B. MONTECILLO, 75, Filipino, was first appointed Independent Director in August 2004. He is also currently an Independent Director of the following: BDO Securities, Corp., PDS Holdings Corp., Philippine Dealing & Exchange Corp., Philippine Securities & Settlement Corp., and Philippine Depository & Trust Corp. He was appointed by former President Fidel V. Ramos as a

member of the Monetary Board of the BSP from 1996 to 2002, and appointed by former President Joseph Estrada as Chairman of the Central Bank Board of Liquidators from 1999 to 2002. He was an Advisor and Consultant to Governor Rafael B. Buenaventura from 2002 to 2004. In addition, he held various positions in areas of operations, credit and external debt management in Citibank, N.A. (Manila) and Citibank Head Office (New York) from 1965 to 1996. He holds a Bachelor of Science in Education degree from University of the East, Bachelor of Science degree in Business Administration from the University of the Philippines and received his MBA from Northwestern University, Chicago, USA.

ANTONIO C. PACIS, 69, Filipino, currently serves both the Bank and BDO Capital and Investment Corporation as a director. He has been in law practice since 1967 counseling bank and corporate clients in the areas of regulatory, business, corporate and trust law, and individuals in the areas of family law and estate plans. In the course of his practice, he has served in various capacities in companies upon invitation of clients. He holds degrees from the Ateneo de Manila University (AB), from the Ateneo School of Law (LLB) and from the Harvard Law School (LLM).

JOSEFINA N. TAN, 64, Filipino, is presently Director of the Bank and President of BDO Private Bank, Inc. She is also Vice Chairperson of Miriam College and a Trustee in both Development Center for Finance and Laura Vicuña Foundation. She was a Director of Banco de Oro Universal Bank from 2001 to August 2005. Ms. Tan was also Executive Vice President of the former Far East Bank & Trust Co., Director and President of FEB Leasing & Finance Corp., Executive Director and Trustee of FEB Foundation, Inc., and Executive Vice President of FEB Investments, Inc. until 2000. Ms. Tan was a director of EPCIB from September 2005 until its merger with the Bank in May 2007.

NESTOR V. TAN, 52, Filipino, was elected President of the Bank in July 1998. He concurrently holds directorships in the following subsidiaries of the Bank: BDO Capital and Investment Corporation, BDO Private Bank, Inc., BDO Securities Corp., BDO Leasing and Finance, Inc., BDO Insurance Brokers, Inc., Equitable Card Network, Inc., Strategic Property Holdings, Inc., Generali Pilipinas Life Assurance Company, Inc., and Generali Pilipinas Insurance Co., Inc. He is also the Chairman of BDO Technology Center, Inc., EBC Strategic Holdings Corporation, and BDO Strategic Holdings, Inc.; and Trustee of BDO Foundation, Inc. He was formerly connected with the Mellon Bank in Pittsburgh, PA, the Bankers Trust Company

in New York and the Barclays Group in New York and London. Prior to joining the Bank, he was the Chief Operating Officer for the Financial Institution Services Group of BZW, the investment banking subsidiary of the Barclays Group. He holds a Bachelor's degree in Commerce from De La Salle University and received his MBA from Wharton School, University of Pennsylvania.

HENRY T. SY, JR., 56, Filipino, is presently Director of the Bank and Vice Chairman of the Board of Directors of SM Investments Corporation (SMIC). He is also Vice Chairman of SM Development Corporation (SMDC) and Highlands Prime, Inc.; President of SM Land, Inc.; and Director of SM Prime Holdings, Inc. (SMPHI). He is responsible for the real estate acquisitions and development activities of the SM Group. He graduated with a management degree from De La Salle University. He also holds board positions in several companies within the SM Group.

JIMMY T. TANG, 74, Filipino, has been an Independent Director of BDO since 1984. He served as the ninth President of the Federation of Electrical & Electronics Suppliers & Manufacturers of the Philippines, Inc. (PESA) and the first Chairman of the PESA Foundation for seven years. At present, he serves as the Honorary Adviser of PESA Inc. & PESA Foundation. He was also the 11th President of the Federation of Filipino-Chinese Chamber of Commerce & Industry (FFCCCII) for two consecutive terms and presently the Honorary President. Mr. Tang is the President and Chairman of the Board of AVESCO Group of Companies. He holds a Bachelor's Degree in Electrical Engineering from the Mapua Institute of Technology and was awarded the "Top Outstanding Mapuan for Entrepreneurship".

EDMUNDO L. TAN, 64, Filipino, was appointed Corporate Secretary of the Bank on July 27, 2007. He also serves as Director and Corporate Secretary of APC Group, Inc., Philippine Global Communications, Inc., and Aragorn Power & Energy Corporation. He concurrently holds directorships in BDO Leasing & Finance, Inc. and Sinophil Corporation. He is likewise the Corporate Secretary of APC Mining Corp. and Aragorn Coal Resources, Inc. Atty. Tan is the Managing Partner of Tan Acut Lopez and Pison Law Offices. He was formerly the Chairman of the Board of EBC Investments, Inc., and Chairman of the Board and President of EBC Strategic Holdings Corp.

CORPORATE GOVERNANCE

EXECUTIVE COMMITTEE

Chairperson : Teresita T. Sy

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

The Executive Committee is authorized to act on behalf of the Board of Directors 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 of Directors. 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 a per account and 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 it may be necessary to resolve all matters referred to it. It is composed of at least three 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; and 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. The Committee had a total of 13 meetings in 2009.

COMPENSATION COMMITTEE

Chairperson : Teresita T. Sy

Members : Corazon S. de la Paz-Bernardo; Josefina N. Tan; and 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; and 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 own 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. The Committee had a total of three meetings in 2009.

NOMINATIONS COMMITTEE

Chairman : Henry T. Sy, Jr.
Members : Josefina N. Tan; and 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 Nominations Committee meets at least once a year, and is composed of at least three members, one of whom is an independent director. The Committee had one meeting in 2009.

RISK MANAGEMENT COMMITTEE

Chairman : Nestor V. Tan
Members : Teodoro B. Montecillo; and 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. The Committee had a total of 12 meetings in 2009.

TRUST COMMITTEE

Chairperson : Josefina N. Tan
Members : Teresita T. Sy; Nestor V. Tan; Antonio C. Pacis; and 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 of Directors who are not operating officers of the Bank or members of the Board Audit Committee, the President, and the Trust Officer. The Committee had a total of 12 meetings in 2009.

STATEMENT OF MANAGEMENT'S RESPONSIBILITY FOR FINANCIAL STATEMENTS

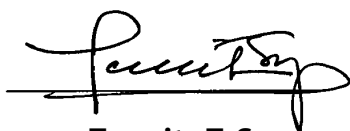
The management of Banco De Oro Unibank, Inc. and subsidiaries is responsible for all information and representations contained in the financial statements for the years ended December 31, 2009 and 2008. The financial statements have been prepared in conformity with financial reporting standards in the 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
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 to the Stockholders
Banco De Oro Unibank, Inc.
BDO Corporate Center
7899 Makati Avenue, Makati City

We have audited the accompanying financial statements of Banco De Oro Unibank, Inc. and subsidiaries (together hereinafter referred to as the BDO Unibank Group) and Banco De Oro Unibank, Inc. (the Parent Bank), which comprise the statements of financial position as at December 31, 2009 and 2008, and the statements of income, comprehensive income, changes in equity and cash flows for each of the three years in the period ended December 31, 2009, 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 BDO Unibank Group and of the Parent Bank as of December 31, 2009 and 2008, and their financial performance and their cash flows for each of the three years in the period ended December 31, 2009, in accordance with 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. 2087602, January 4, 2010, Makati City
Partner's SEC Accreditation No. 009-AR-2
BIR AN 08-002511-11-2008 (Nov. 25, 2008 to 2011)

Firm BOA/PRC Cert. of Reg. No. 0002
Firm SEC Accreditation No. 002-FR-2

February 27, 2010

STATEMENTS OF FINANCIAL POSITION

December 31, 2009 and 2008

(Amounts in Millions of Philippine Pesos)

		BDO Unibank Group		Parent Bank	
	Notes	2009	2008	2009	2008
RESOURCES					
CASH AND OTHER CASH ITEMS	7	P 30,544	P 21,770	P 30,365	P 21,763
DUE FROM BANGKO SENTRAL NG PILIPINAS	7	64,833	62,669	62,864	59,940
DUE FROM OTHER BANKS	8	16,732	17,102	14,611	14,881
TRADING AND INVESTMENT SECURITIES	9	171,712	156,151	153,262	142,092
LOANS AND OTHER RECEIVABLES - Net	10	524,901	491,986	497,302	467,590
PREMISES, FURNITURE, FIXTURES AND EQUIPMENT - Net	11	14,732	14,676	13,058	12,886
INVESTMENT PROPERTIES - Net	12	13,834	15,234	12,805	14,314
OTHER RESOURCES - Net	13	24,761	22,444	30,917	28,160
TOTAL RESOURCES		P 862,049	P 802,032	P 815,184	P 761,626
LIABILITIES AND EQUITY					
DEPOSIT LIABILITIES	15	P 694,678	P 636,754	P 669,805	P 612,967
BILLS PAYABLE	16	31,415	51,436	21,519	43,242
SUBORDINATED NOTES PAYABLE	17	23,152	20,146	23,152	20,146
OTHER LIABILITIES	18	44,917	35,922	38,136	32,011
Total Liabilities		794,162	744,258	752,612	708,366
EQUITY	19				
Attributable to:					
Shareholders of the Parent Bank		67,252	57,212	62,572	53,260
Non-controlling Interest		635	562	-	-
		67,887	57,774	62,572	53,260
TOTAL LIABILITIES AND EQUITY		P 862,049	P 802,032	P 815,184	P 761,626

See Notes to Financial Statements.

STATEMENTS OF INCOME

For the Years Ended December 31, 2009, 2008 and 2007

(Amounts in Millions of Philippine Pesos Except Per Share Data)

	Notes	BDO Unibank Group			Parent Bank		
		2009	2008	2007	2009	2008	2007 (Note 26)
INTEREST INCOME	20	P 48,810	P 42,359	P 37,603	P 45,011	P 39,733	P 35,235
INTEREST EXPENSE	21	18,251	19,323	16,167	17,181	18,043	14,978
NET INTEREST INCOME		30,559	23,036	21,437	27,830	21,690	20,257
IMPAIRMENT LOSSES - Net	14	6,153	5,232	4,118	5,775	5,171	3,802
NET INTEREST INCOME AFTER IMPAIRMENT LOSSES		24,406	17,804	17,319	22,055	16,519	16,455
OTHER OPERATING INCOME	22	15,483	13,731	16,858	14,375	11,810	16,758
OTHER OPERATING EXPENSES	22	32,129	27,852	24,760	28,811	25,892	22,908
PROFIT BEFORE TAX		7,760	3,683	9,417	7,619	2,437	10,305
TAX EXPENSE	27	1,659	1,445	2,847	1,263	958	2,634
NET PROFIT		P 6,101	P 2,238	P 6,570	P 6,356	P 1,479	P 7,671
Attributable To:							
Shareholders of the Parent Bank		P 6,035	P 2,182	P 6,518			
Non-controlling Interest		66	56	52			
		P 6,101	P 2,238	P 6,570			
Earnings Per Share:							
Basic	28	P 2.57	P 0.95	P 2.86	P 2.71	P 0.64	P 3.36
Diluted	28	P 2.47	P 0.93	P 2.85	P 2.60	P 0.63	P 3.36

See Notes to Financial Statements.

MANAGEMENT DIRECTORY

BOARD OF DIRECTORS

CHAIRMAN EMERITUS

Henry Sy, Sr.

CHAIRPERSON

Teresita T. Sy

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 Z. Sycip

Jesus G. Tirona

REPORTING TO THE BOARD

SENIOR VICE PRESIDENT

Shirley M. Sangalang

Advisor to the Board Audit Committee

SENIOR ASST.

VICE PRESIDENT

Rita V. Coronel

Reporting to the Board Audit Committee Advisor

ASST. VICE PRESIDENT

Joselito A. Macob

Reporting to the Board Audit Committee Advisor

VICE PRESIDENT

Genevieve WJ. Go

COMPLIANCE

SENIOR VICE PRESIDENT

Victor C. Arboleda

Compliance Officer

VICE PRESIDENT

Anthony R. Milan

INTERNAL AUDIT

SENIOR VICE PRESIDENT

Edel Mary D. Vegamora

Chief Internal Auditor

VICE PRESIDENTS

Rosalisa K. Alindahao

Ronald M. Manalastas

Anna Marie M. Pabellon

SENIOR ASST.

VICE PRESIDENTS

Donabel R. Aala

Janet S. Cahilig

Samuel D. Esguerra

ASST. VICE PRESIDENTS

Romeo B. Cirio

Mariflor Antonette Z. Ferrer

Rodolfo G. Lim

Ramon R. Loreto, Jr.

Ludelyn F. Morada

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

CORPORATE COMPLIANCE AND LEGAL SERVICES

EXECUTIVE VICE PRESIDENT

Ricardo V. Martin

SENIOR VICE PRESIDENT

Angelita O. Cortez

FIRST VICE PRESIDENTS

Alexander G. Francisco

Lydia D. King

VICE PRESIDENTS

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

Ma. Imelda S. Buzon

Ramon Alberto B. Gatmaytan

Francisco Gerardo C. Llamas

Joseph Gerard E. Mabilog

Benjamin V. Teodoro, Jr.

RELATIONSHIP MANAGEMENT

BRANCH BANKING

EXECUTIVE VICE PRESIDENT

Jaime C. Yu

SENIOR VICE PRESIDENTS

Beatriz L. Bagsit

Antonina M. Cabuyadao

Ramon S. David

Geronimo D. Diaz

Lesmes L. Garate

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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Susie S. Cham

Edna Christine P. Cruz

Lamberto B. Del Fonso, Jr.

Noel D. Dizon

Renato S. Gongora

Lily C. Huang

Ma. Cecilia G. Lantin

Benjamin A. Larin, Jr.

Merceditas P. Montesclaros

Yolanda A. Pilapil

Rita Y. Poa

Ma. Theresa S. Simbul

Teresita C. Siy

Judy C. Tan

Lorna A. Tan

Joy T. Yap

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Jose Luis F. Bautista

Regina G. Caynap

Lillian I. Cruz

Ma. Victoria F. Dela Cruz

Albert G. Dizon

Crispin G. Domingo

George R. Dosado

Rolando A. Embrador

Emmanuel Antonio R. Gomez

Peter S. Lo, Jr.

Ma. Dolores P. Magsalin

Wilhelmino R. Mendoza

Felicitas C. Nonato

Romeo G. Pangan

Ester A. Recio

Victorina S. Ros

Rolando S. Santos

Antonio U. Tan

Divina N. Tan

Ma. Margaret N. Tan
Don Elecci B. Torno
Maria Dolores C. Uyliapco
Dandy T. Yap
Alice C. Yu

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Jocelyn A. Ang
Felina M. Arellano
Olivia A. Barcarce
Jimmy A. Belarmino
Mary Jean T. Borbe
Ma. Corazon N. Casanova
Estrelita B. Coronel
Prescilla J. Cruz
Iris Susan F. De Guzman
Priscilla R. De Villa
Elizabeth G. Estrada
Fe R. Felix
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Gaudencio F. Mendoza
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Leo Nathaniel M. Reyes
Pamela Ann S. Reyes
Edna T. Rogando
Marie Anne C. Santos
Jaime A. Talingdan
Catherine C. Tan
Grace C. Tan
Diosdado R. Teh
Marilyn G. Tin
Ma. Rosita J. Tinio
Evelyn F. Torres
Raquel M. Trinidad
Zenaida A. Triunfante
Raul B. Vivas
Joel T. Yee

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Jose Emilio M. Alcalde
Rogelio C. Alcantara
Edgardo L. Alcaraz
Jose Virgilio O. Alvarez
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Jasmin W. Aquino
Ronald C. Arceo
Aldamuel S. Armonio

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Gertrudes D. Balagot
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Lizza G. Baylon
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Liza Z. Bugay
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Cheryl A. Capili
Policarpio R. Carlos
Marilou N. Cayanana
Pacita O. Cham
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Carmelita C. Ching
Jeanne K. Ching
Julio M. Chiong
Christine T. Chow
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Keith H. Chua
Nerida S. Chua
Riasa A. Chua
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Loretto C. De Austria
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German C. De Ocampo
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Leila D. Dumlaog
Charlotte U. Dy
Francis Javier P. Ejercito
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Armando P. Jardeleza
Eduardo T. Juan
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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
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Francis Ali B. Morales
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Mercedita J. Nablo
Lucila R. Nabong
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Federlina F. Ong

Glenn Birch G. Ong
Rosalina G. Ong
Josefa P. Ortiz
Ma. Alma Ruth M. Paraiso
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Cyrus M. Poloso
Cynthia A. Puno
Marieflor A. Quirim
Priscilla T. Reyes
Roberto H. Reyes
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Ella Concepcion U. Roxas
Merlita T. Rubio
Gerard R. Santos
Maria Divina C. Sicat
Gerardo C. Soriano
Amy T. Te
Dolly C. Teo
Armando J. Uy
Josephine G. Valdez
Margaret C. Young
Leeking S. Yu

INSTITUTIONAL BANKING

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VICE PRESIDENT

Walter C. Wassmer

EXECUTIVE

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Edmundo S. Soriano
Aristotle L. Villaraza

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Aimee A. Yu

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Zenaida P. Ang
Dory C. Apacible
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Sue Anne N. Chuongco
Sonia C. Co
Jane N. Cua
Vicente A. De Ocampo III
Katherine L. Go
Sheryll O. Luy
Albert Henry G. Rios
Quintin C. San Diego, Jr.
Bernard Q. Santos
William P. Zulueta

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ASSET MANAGEMENT

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Horacio C. Rodriguez, Jr.

SENIOR VICE PRESIDENT

Jonathan C.B. Go

FIRST VICE PRESIDENTS

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Ma. Bella C. Paguigilan

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SENIOR ASST.

VICE PRESIDENTS

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Ferdinand M. Macabanti

ASST. VICE PRESIDENTS

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Adelo C. Brabante
Mary C. Go
Liceria O. Ingcoco
Robert N. Rivera
Maria Catherine D. Yulo

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Mercedes M. Limson
Virgilio C. Pamatmat
Antonio O. Peña

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Angelita C. Manulat
Rogel A. Raya
Maria Nannette R. Regala
Susan Audrey P. Rivera

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Maria Agnes R. Aragon
Abigail Marie D. Casanova
Gwyneth M. Entao
Emma M. Lacsamana
Grace G. Lastimoso
Geraldine C. Liggayu
Sarah Jessica M. Navarro
Gilbert P. Ramos
Philip L. So
Myla R. Untalan
Lolita A. Valdez

SENIOR ASST.

VICE PRESIDENTS

Armi Violeta S. Agoncillo
Lelisa R. Bouazzi
Ma. Eloisa S. Britanico
Barbara P. Cabo
Edmund S. Chan
Ma. Fatima L. Coleco
Lily Ann C. Cuenco
Maria Katrina G. Datoc
Mary Ann G. Dela Cruz
Lorenzo Noel Gilbert M. Gallegos III
Ma. Paz Victoria R. Gonzalez

Raul N. Natividad
Ma. Divina B. Ng
Arnaldo Emerito E. Palad
Myra A. Reyes
Corazon Fatima G. Rubio
Arsenia S. Santos
Jennifer B. Santos
Ma. Liza B. Sevidal
Robert John R. Tolentino

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Elvinnia I. Dela Cruz
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Rodrigo C. San Juan
Cherie S. Sia
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Rex CS. Tong

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Rowena Remedios I. Estrella
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Jasper M. Jimenez

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TREASURER

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CORPORATE SECRETARY

Mario D. Rabanal

ASST. CORPORATE SECRETARY

Purita M. Jeanjaquet

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CORPORATE SECRETARY

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Du Bin

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Jose Marlon P. Vergara

PRODUCTS AND SERVICES

1. 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

2. BDO LEASING & FINANCE, INC.

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

3. BDO PRIVATE BANK

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

4. CARD PRODUCTS

Debit Cards
BDO Smartteller ATM Card
BDO ATM Debit Card Mastercard
BDO ATM Debit Card Paypass
BDO ATM Debit Card Visa
Fastteller
Speedteller
Pre-Paid Cards
BDO Cash Card
BDO Cash Card International
BDO Asenso Kabayan Cash Card
Smart Money
Fastcard

5. 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

6. CONSUMER LOANS

BDO Consumer Loans
BDO Home Loan
BDO Contract-to-Sell Financing
BDO Auto Loan
BDO Personal Loan
BDO Corporate Employee Loan
Program
BDO Business Mortgage Loan
BDO Credit Cards
MasterCard
BDO Shop More MasterCard
BDO Classic MasterCard
BDO Gold MasterCard
BDO Titanium MasterCard
BDO Platinum MasterCard
BDO Virtual 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
Cathay Pacific American Express
Credit Card
Cathay Pacific American Express
Elite Credit Card
Visa
BDO Visa Classic
BDO Visa Gold
JCB
BDO JCB Classic
BDO JCB Gold
Co-Brand and Affinity Credit Cards
Home MasterCard
ICAAA
Royal Trust
Tagaytay Highlands
Xavier
Tie-Up Credit Cards
Asia Trust
Banco Filipino
Bank of Commerce
GE Money
Land Bank
PNB
Prudential Life
Corporate Credit Cards
Corporate Guarantee Standard
Corporate Guaranteed
MasterCard Gold
MasterCard BDO Senior Officer
MasterCard Corporate Gold
Dollar
MasterCard Corporate Gold
Peso
SM Corporate Gold MasterCard
Visa Classic Corporate Dollar
Visa Classic Corporate Peso
Visa Gold Corporate Dollar
Visa Gold Corporate Peso
Commercial Credit Cards
BDO Distribution Secured
BDO Distribution Unsecured
Makro

SM Partner Plus
SM Privileges
Visa Distribution
Visa Purchasing Classic Dollar
Visa Purchasing Classic Peso

7. WHOLESALE LENDING AND FOREIGN DESKS

Structured Trade Finance /
International Desk
Japan Desk
China Desk
Domestic Wholesale Lending and
Multilaterals Desk
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)
Logistics Infrastructure
Development Program (LIDP)
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

8. DEPOSIT-RELATED SERVICES

Manager's Check
BDO Gift Check
Customized Check
Demand Draft
Telegraphic Transfer
Interbranch Deposit
Deposit Pick-Up Services
Night Depository Service
Safe Deposit Box

9. 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
Three-Year Dollar Time Deposit
Five-Year Dollar Time Deposit
Third Currency Savings Deposit
Third Currency Time Deposit

10. FOREIGN EXCHANGE

Over-the-Counter Purchase /
Sale of FX
Sale of Foreign Currency
Demand Drafts

11. 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

12. MISCELLANEOUS SERVICES

Bills Payment Services
Peso Billers
Aboitiz One Inc.
Aboitiz Transportation System
Abundance Providers and
Entrepreneurs Corp (APEC
Plans)
Ace Insurance
AIU Insurance (Phils.)
Company 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.
Asiatrust Visa (Peso) – ECN
Tie-Up
Ateneo De Manila
Automobile Association Phils.
AZ Communication Network Inc.
Baguio Benguet Community
Credit Cooperative
Banco Filipino Visa (Peso) –
ECN Tie-Up
Bankard / RCBC Bankard
Bankers Institute of the Phils.
Bank of Commerce Visa (Peso)-
ECN Tie-Up
Bantay Bata 163
Bayan Telecommunications Inc.

PRODUCTS AND SERVICES

BDO Amex
BDO Auto Insurance
BDO Card
BDO Home Insurance
BDO Insurance Brokers Inc.
BDO Superlite
Bisaya CATV, Inc.
Blue Cross Insurance
Bonifacio Cable One Corp.
Bonifacio Gas Corporation
Boy Scouts of the Phils.
BP Philippines, Inc.
Cablelink / Paranaque Cable TV
Caelum Developers Inc. - BP
Caritas Health Shield, Inc.
Cash Express Worldwide, Inc.
Cebu Cable TV, Inc.
Cebu Filipino Mfg. Res.
Cebu Pacific Air Inc.
Celebrity Sports Club
Central CATV / Sky Cable / ZPDee
Certification Int'l Phils. Inc.
CHC Development Consortium Inc.
CIS Bayantel
CIS Central CATV / Sky Cable
CIS Eternal Plans
CIS Globe
CIS Innove
CIS Manila Memorial
CIS Manila Water
CIS Manulife Financial Plans
CIS Manulife Insurance
CIS Pilipino Cable
CIS PLDT
CIS PT&T
CIS PRIMEWATER
CIS SMART
Citibank
Citibank Savings Inc.
Citiseonline
Colegio De San Juan De Letran
Danvil Plans Inc.
Davao Cableworld Network Inc.
Delbros Inc.
Destiny Cable Inc.
Dial Code Philippines
Digitel
Directory Phils. Corp.
DXN Int'l. Private Ltd.
Eagle Financial Services Group Inc.
East West Bank Credit Card
Eastern Telecommunications Philippines Inc.
Easycall Communications Inc.
E-Bay / Paypal (Citibank FAO)
E-Census (Unisys)
E-Negosyo Gateway Solutions Inc.
Ever Memorial Garden Co. Inc.
Everything Online, Inc.
Exquisite Resources Inc.
Federal Phoenix Assurance Co.
Filinvest Land Inc.
Fontana Resort & Country Club
Fort Bonifacio Dev't. Corp.
Fortune Medicare Inc.
GE Money Visa (Peso) – ECN Tie-Up
Generali Pilipinas
Generali Pilipinas Bancassurance
Gentrade Int'l. Phil. Inc.
GETZ Brothers Phils. Inc.
Globe Telecom Inc.
Golden Haven Memorial Park
Greenpeace Foundation Inc.
G-Xchange Inc.

Health Maintenance Inc.
Hongkong Shanghai Banking Corp.
Household Devt. 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.
Island Quarry & Aggregates Corp.
Jobstreet
Knights of Columbus
Landbank Visa (Peso) – ECN Tie-Up
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 – I
Morinda
National Grid Corp. of the Phils.
Negros Navigation Company 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
Palawan Electric Cooperative Inc.
Paramount Life / MBLIC
PELAC Philam Equitable Life Assurance Co
Petron Fleet Card
Phil. Deposit Insurance Corp.
Philam Life Insurance Company
Philam Plans Inc.
Philamcare Health Systems, Inc.
Philippine Airlines
Philippine Global Communications Inc.
Pilipinas Shell Petroleum Corp.
Pilipino Cable
Pittel
Pioneer Life Inc.
Platinum Plans Inc.
PLDT
Powercycle Inc.
Primecredit Ltd.
Primewater Infrastructure Corp.

Primeworld DSI / Prime Communications
Pru Life of UK (SCB FAO)
Prudential Plans Inc.
PNB Visa (Peso) – ECN Tie-Up
Prudential Visa (Peso) – ECN Tie-Up
Quezon City Sports Club
Raymond Realty Corp.
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 Sinochem
SCB FAO Solectron 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
The Philippine Academy of Ophthalmology, Inc. (PAO)
Toyota Financial Services Phil.
Tri-Isys Internet
Trusteeship Plans, Inc.
UBIX Corporation
Unistar Credit & Finance Corp.
US Embassy (Citibank FAO)
Xango / Mangosteen Beverage Corp.
USD Billers
Asiatrust Visa (Dollar) – ECN Tie-Up
Banco Filipino Visa (Dollar) ECN Tie-Up
Bank of Commerce Visa (Dollar) ECN Tie-Up
Bankard / RCBC Bankard
BDO Amex
BDO Card
Blue Cross Insurance
GE Money Visa (Dollar) -ECN Tie-Up

Landbank Visa (Dollar) – ECN Tie-Up
OOCL Logistics Phils., Inc.
OOCL Philippines, Inc.
Philam Equitable Life Assurance Co. (Dollar)
Philamlife (Dollar)
Pioneer Life Inc. (Dollar)
PNB Visa (Dollar) -ECN Tie-Up
Prudential Visa (Dollar) – ECN Tie-Up
SM Companies / Subsidiaries / Affiliates
Consolidated Prime Dev't. Corp.
First Asia Realty Dev't. Corp.
First Leisure Ventures Group
HPI's Horizon Community Condominium
Intercontinental Devt. Corp.
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.
Meridian Business Leader
Metro Main Star Asia
Metro Mla Shopping Mecca Co.
Mindanao Shopping Destination
Multi Store Corp.
Pico de Loro Beach and Country Club
Premier Central Inc.
Premier Southern Corp.
Shoemart Inc.
Shopping Center Management Corp.
SM Investments Corp.
SM Keppel Land Inc.
SM Land Inc.
SM Mart, Inc.
SM Prime Holdings Inc.
SM Retail, Inc.
SMIC One E-Com Center
Star Appliance Center Inc.
Super Shopping Mgmt. Inc.
Tagaytay Highlands Int'l.
Tagaytay Midlands Golf Club
The Country Club at Tagaytay
The Highlands Prime Comm. Condo

13. 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

PRODUCTS AND SERVICES

14. REMITTANCE SERVICES

Credit to BDO Account
Cash Pick Up Anywhere
available at:
BDO Branches
YES Currency Exchange
Counters (formerly SM Foreign
Exchange Counters) located at:
SM Supermalls
SM Department Stores
SM Business Services
Global Pinoy Centers
Save More Supermarkets
Makro Stores
Accredited Rural Bank Partners
Bangko Kabayan
Bangko Mabuhay
Bank of Florida
Card Bank
Enterprise Bank
Gateway Rural Bank
Peninsula Rural Bank
One Network Bank
Producers Rural Bank
Rang-Ay Bank
Rural Bank of Cauayan
Zambales Rural Bank
Accredited Financial Services
Partners
M. Lhuillier Financial Services
BDO Remit Cash Card
BDO Kabayan Savings Account
(USD & PHP)
BDO Kabayan Time Deposit
BDO Kabayan Shipping Dollar
Savings Account
BDO Kabayan Current Account
Jollibee Padalang Langhap Sarap
Direct Deposit Program
Other Services
Credit to Other Local Banks
Cash Door-to-Door

15. 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

16. TRANSACTION BANKING

Cash Management Services
Integrated Collection Solutions
Bills Payment
Auto Debit Arrangement
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
Infotlink
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)

17. TREASURY DEALERSHIP & BROKERING SERVICES

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

18. 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 Medium Term Dollar Bond
Fund
Customized Portfolio Management
Investment Management
Accounts
Employee Benefit / Retirement
Accounts
Personal Pension / Retirement
Accounts
Pre-Need Trust Fund
Institutional / Corporate Trust
Funds
Dollar Trust Funds
Special Trust Services
Mortgage or Collateral Trust
Facility / Loan Agency
Escrow Agency
Registrar / 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.

20th Flr., South Tower
BDO Corporate Center
7899 Makati Avenue, Makati City
878-4552

BDO CAPITAL & INVESTMENT CORPORATION

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

BDO INSURANCE BROKERS, INC.

8th Flr., 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.

27th Flr. 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

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

BDO STRATEGIC HOLDINGS INC.

BDO Building, Paseo De Roxas
corner Sen. Gil Puyat Avenues
Makati City
840-7897

BDO TECHNOLOGY CENTER, INC.

(formerly Equitable Data Center, Inc.)
North Tower
BDO Corporate Center
7899 Makati Avenue, Makati City
840-7897

EBC STRATEGIC HOLDINGS CORPORATION

262 Juan Luna Street
Binondo, Manila
840-7897

EQUIMARK-NFC DEVELOPMENT CORPORATION

Rm. 603, EBC Bldg.
262 Juan Luna St., Binondo
Manila
840-7897

EQUITABLE CARD NETWORK, INC.

11th Flr., JMT Corporate
Condominium
27 ADB Avenue, Ortigas Center
Pasig City
702-6000 local 6717

GE MONEY BANK, INC.

10th & 11th Flrs., Net Cube Bldg.
30th Street corner 3rd Avenue
Crescent Park West, Bonifacio
Global City
777-8600

PCIB SECURITIES, INC.

20th Flr., 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
840-7897

AFFILIATES

GENERALI PILIPINAS HOLDINGS, INC.

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

NORTH PINE LAND, INC.

15th Flr., Taipan Place Bldg.
Emerald Ave., Ortigas Center
Pasig City
637-3697

SM KEPPEL LAND, INC.

Penthouse, Benguet Center Bldg.
12 ADB Ave. Ortigas Center
Mandaluyong City
687-0416-17

TAAL LAND, INC.

8th Flr., Metrobank Plaza, Sen. Gil
Puyat Ave., Makati City
898-8944

INTERNATIONAL REMITTANCE OFFICES

HONG KONG

BDO REMIT LIMITED

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

EXPRESS PADALA (HK) LIMITED

Shop 231-232 & 237,
2/F, Worldwide Plaza 19 Des Voeux
Road Central, Hong Kong
(00852)2525-7160, 2871-3776

EXPRESS PADALA (HK) LIMITED

Shop 159, G/F Lik Sang Plaza
269 Castle Peak Road, Tsuen Wan
New Territories Hong Kong
(00852)2412-0399, 2412-0693

MACAU

BDO REMIT (MACAU) LTD

Dr. Alameda Dr. Carlos
D'Assumpcao, No. 92,
Wan Yu Villas, R/C, Macau
(00853)28373-324, 28374-385

GERMANY

EXPRESS PADALA

Frankfurt GmbH

Grosse Friedberger Strasse 6 60313
Frankfurt, Am Main, Germany
(004969)720-07010 to 14

ITALY

BDO REMIT (ITALIA) S.p.A.

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

BDO REMIT (ITALIA) S.p.A.

Via San Zanobi 5-7/R 50129
Firenze, Italia
(0039055)462-5225

BDO REMIT (ITALIA) S.p.A.

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

BDO REMIT (ITALIA) S.p.A.

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

BDO REMIT (ITALIA) S.p.A.

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

BDO REMIT (ITALIA) S.p.A.

Via San Pio V, 10/C 10125
Torino, Italia
(0039011)669-0007

USA

BDO REMIT (USA), INC.

2365 S. Azusa Avenue,
West Covina, California 91792
(001800)4732-3252,
001(626)363-9800

BDO REMIT (USA), INC.

215 South Vermont Avenue
Los Angeles, California 90004
(001800)372-3252,
001 (213)229-4404

BDO REMIT (USA), INC.

4830 Mission Street, Suite 101
San Francisco, California 94112
(001888)272-3252

BDO REMIT (USA), INC.

5845 North Clark Street
Chicago, Illinois 60660
(001733)271-7380, 271-7382

REPRESENTATIVE OFFICES

FRANCE

BANCO DE ORO UNIBANK, INC. - PARIS REPRESENTATIVE OFFICE

86 rue de la Pompe, 75016
Paris, France
(00331)5375-1142

ISRAEL

BDO REMIT (ISRAEL) LIMITED

4/F Shop 4412 New Tachana
Merkazit, 108 Levinsky St.,
Tel Aviv, 66052 Israel
(009723)6390163,
5379294

TAIWAN

BANCO DE ORO UNIBANK, INC. TAIPEI REPRESENTATIVE OFFICE

Cosmos Commercial Bldg. Rm. 7,
12/F, No. 41 Sec 1, Chung Hsiao
W. Rd. Taipei, Taiwan

DESK OFFICES

SAUDI ARABIA

AL RAJHI BANKING

Tahweel Al Rajhi Batha Br.# 701
2nd Flr. Manila Plaza Bldg.
Riyadh, K.S.A
(009661)4053591,
(009661)4050292

AL RAJHI BANKING

Tahweel Al Rajhi Batha Br.# 703
Al-Khobar KSA in front of
Al-Salama Hospital
(0096650)945-6851,
(009663)8649758

AL RAJHI BANKING

Tahweel Al-Rajhi Jeddah Br# 704
Queen's Bldg. Balad, Jeddah, KSA
(009662)642 7151,
(00966)645 1385

AL RAJHI BANKING

Tahweel Al Rajhi -
Khamis Mushayr Ctr., KSA
(0096650)919-1495,
(009667)2201950

AL ZAMIL EXCHANGE

PO Box 83 King Saud St. Cor.
Cross A, Al Khobar 31952 KSA
(009663)8990215

BANK AL BILAD

PO Box 140 Riyadh 11411, KSA
(009661)4798333

UNITED ARAB EMIRATES

UAE EXCHANGE

P.O. Box 170, Level 02,
Al Sayegh Centre, Hamdan St.,
Abu Dhabi, UAE
(009715)07650473,
(009715)02460206,
(009712)6105555

AL ANSARI EXCHANGE

PO Box 325 Liwa St. Heirs of
Ameen Mohamed Baker Khoory
Bldg. Abu Dhabi, UAE
(009715)06216088,
(009710)2622788

JORDAN

AL GHURAIR JORDAN EXCHANGE

Al Gardens St. Alasad Center
PO Box 3729 Amman, Jordan
(009626)65549182-83

OMAN

UAE EXCHANGE

PO Box 1116 PC 131 Al Hamriya,
Sultanate of Oman
(00968)92578862,
(009682)4750830

QATAR

GULF EXCHANGE

PO Box 4847 Doha, Qatar
(00974)5372324, 4383250

BAHRAIN

DALIL EXCHANGE

PO Box 20404,
Gov't Rd., Manama Kingdom
of Bahrain
(009733)9479981,
(09317)223464

KUWAIT

ETEMADCO EXCHANGE

Souk Al-Watiya #95 Near Adidas,
Maliya, Kuwait
(009656)7067039

BRANCH DIRECTORY

METRO MANILA

CALOOCAN

CALOOCAN

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

CALOOCAN - A. MABINI

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

CALOOCAN - SANGANDAAN

No. 628 A. Mabini St., 1408 Sangandaan, Caloocan City
288-5525, 287-0578, 288-5540, 287-5025
Fax 285-2738

CALOOCAN - 7TH AVENUE

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

EDSA - A. DE JESUS

474 EDSA corner B. Serrano and A. De Jesus St., 1403 Caloocan City
366-5638, 366-5639, 366-8714, 366-6088
Fax 330-5832

EDSA EAST - CALOOCAN

L & E Bldg. EDSA corner Gen. Concepcion St. Caloocan City
330-5834, 330-5836, 330-5837, 367-8751
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, 365-5804, 365-2569, 364-0818
Fax 364-6125, 365-5166

GRACE PARK - 8TH AVENUE

Rizal Avenue Extension Grace Park, Caloocan City
363-5633, 363-5628, 363-1626, 363-5665, 363-5635, 363-5620, 363-5668
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
361-3295, 365-5470, 365-6250, 330-5683, 362-0295, 367-1486
Fax 365-8290, 364-0532

SAMSON ROAD

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

LAS PIÑAS

LAS PIÑAS - ALMANZA

Alabang-Zapote Road, Almanza Uno, Las Piñas City
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 City
873-8925, 873-8923
Fax 873-8918

LAS PIÑAS - PAMPLONA

Alabang-Zapote Road, Pamplona, Las Piñas
875-6766, 872-0824, 872-2563
Fax 872-9911

LAS PIÑAS - PHILAMLIFE AVENUE

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

LAS PIÑAS - TALON

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

SM CENTER LAS PIÑAS

LGF SM Center Las Piñas, Alabang-Zapote Road, Brgy. Pamplona Dos, Las Piñas
875-1553, 875-1574, 875-1695, 875-1750, 875-1770
Fax 872-4750

SM SOUTHMALL A

UG/F SM Southmall, Alabang-Zapote Road, Las Piñas
805-7568, 800-0471, 806-4383, 806-4389, 800-1648
Fax 800-0472, 805-1558

SM SOUTHMALL B

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

MAKATI

A. ARNAIZ - SAN LORENZO VILLAGE

L & R Bldg., 1018 A. Arnaiz Avenue, Makati City
887-1291, 845-1011, 844-2648, 844-3045, 843-0533
Fax 843-0522

ALFARO - SALCEDO VILLAGE

G/F PCCI Bldg., 118 Leviste St. (formerly Alfaro St.), Salcedo Village, Makati City
815-3014, 751-0237, 817-6655, 892-1231
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 - RUFINO

G/F Rufino Bldg. Ayala Avenue corner Herrera St., 1226 Makati City
815-4536, 812-4214, 812-4243, 815-4528, 810-1476, 889-9548
Fax 810-1439

AYALA AVENUE - PEOPLE SUPPORT

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 TRIANGLE 1

GM-B G/F Tower 1, Ayala Triangle, Ayala Avenue, Makati City
891-9950, 759-4413, 848-6734
891-9948 to 49, 891-9896
Fax 891-9896, 891-9897

BAGTICAN PASONG TAMO

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

BDO CORPORATE CENTER

BDO Corporate Center, 7899 Makati Avenue, Makati City
878-4643 local 7909, 7851, 878-4640, local 2166, 878-4094, 878-4636, 878-4642, 878-4645 local 7801, 840-7782 local 2001, 2601, 878-4638, 840-7974 local 2330
Fax 878-4039, 878-4670, 878-4631

BEL-AIR

G/F SM Makati Cyberzone 1 along Sen. Gil Puyat Avenue, Makati City
895-1579, 895-1512, 896-8245, 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, 887-6205, 710-0259, 710-0253, 887-3210, 887-5360
Fax 887-3210

CHINO ROCES AVENUE

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

BRANCH DIRECTORY

DELA ROSA - RADA

Ace Bldg., corner Dela Rosa & Rada St., Legaspi Village, 1229 Makati City
813-4912, 815-4163, 893-1495, 892-6572, 893-8770, 751-6753, 893-0074
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 844-8924

DPC PLACE - CHINO ROCES

G/F (Unit 102) of DPC Place, 2322 Chino Roces Avenue, Makati City
889-5104, 889-8697, 889-8623, 889-8626, 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

GC CORPORATE PLAZA - LEGASPI ST.

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

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, 812-7054, 812-3740
759-4416, 810-0303
Fax 759-4415

J.P. RIZAL

872 J.P. Rizal St. Barangay Poblacion, Makati City
895-7730, 896-7276, 899-8690
Fax 899-8443

JUPITER - REPOSO

G/F CEI Headquarters, 158 Jupiter St. corner N. Garcia St., Bel-Air Village, Makati City
896-8095, 896-8078, 890-5208
Fax 896-8807

LEGASPI VILLAGE - SALCEDO ST.

EBC Bldg., 203 Salcedo St., Legaspi Village, Makati City
812-5873, 812-5874, 810-5568, 844-4091
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

MAKATI AVENUE - AYALA

L.V. Locsin Bldg., Ayala Avenue corner Makati Avenue, 1228 Makati City
840-4529, 818-7286, 893-9529, 893-8162, 817-7455
Fax 817-7180

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
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
817-4421, 886-0012, 843-5480, 886-0014, 886-0011, 886-0018, 843-5464 (telefax), 815-2204 (telefax)
Fax 886-0015, 843-5464, 815-2204

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

SOUTHGATE MALL - EDSA

Unit G 02, G/F Southgate Mall, Edsa cor. Pasong Tamo Extension, Makati City
828-2224, 856-5971, 828-8237, 828-8707

TRIDENT - GIL PUYAT

G/F Trident Tower Bldg., 312 Sen. Gil Puyat Ave., Makati City
845-4216, 845-4217, 887-4763
Fax 845-2401

TORDESILLAS

G/F MME Bldg., 108 Tordesillas corner Gallardo Sts., Salcedo Village, Makati City
894-0383, 893-9699, 893-0198, 812-7873, 753-3656
Fax 753-3657

BRANCH DIRECTORY

V. A. RUFINO

G/F Chatham House, Herrera St.
cor. Valero & San Agustin Sts.,
Salcedo Village, Makati City
403-2278, 403-2279, 403-1926
Fax No. 403-2280

VALERO

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

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
844-0045, 844-1325, 844-7633,
893-2183, 893-2180, 893-9063
Fax 893-9063

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

BONI - LIGAYA

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

BONI - MAYSILLO

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

EDSA - RELIANCE ST.

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

KALENTONG

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

MANDALUYONG - CALBAYOG

DMG Center, Libertad St. cor.
M. Cruz St., Mandaluyong City
470-1897, 470-1898, 470-1899
470-1900
Fax 470-1899

MANDALUYONG - LIBERTAD

Sierra Madre St. corner Libertad
St., Mandaluyong City
571-5041, 571-5043, 571-5044
Fax 571-5042

ORTIGAS CENTER

UG/F SM Megamall Bldg. A.,
Ortigas Center, Mandaluyong City
638-3463, 638-4571, 638-4783,
638-4913, 702-6000 locals 52551,
52552, 52553, 52555, 52556,
52557 to 60, 6279
Fax 638-4913, 638-4239

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

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

SHANGRI-LA 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. - BEACON PLAZA

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

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
corner 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

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 - PADRE 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
Zaragoza 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

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

ESPAÑA - M. DELA FUENTE

Esperanza Place, España Boulevard
corner M. Dela Fuente St.,
Sampaloc, Manila
743-1202, 743-1175, 731-8547,
731-8653
Fax 731-8544

GANDARA

811-813 Sabino Padilla St.
(formerly Gandara St.),
Sta. Cruz, Manila
733-1342, 734-3255, 734-4574,
733-3705, 733-8079, 736-6382
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, E. 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
252-2139, 252-2141, 252-2127,
255-6594
Fax No. 252-2140

JAS - ANTIPOLLO

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

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, 241-5946, 241-5769,
241-5782, 241-5787,
243-0229, 241-5774, 243-0195,
243-0197, 242-6421
Fax 241-4487, 241-5787

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
Churruca St. Ermita, Manila
523-5334, 524-0380, 525-6857,
525-5850, 525-8378, 524-4849,
525-6590, 523-9834
Fax 524-4849

MABINI

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

MALATE - ADRIATICO

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

MASANGKAY

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

MASANGKAY - CM 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 241-8143

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

1054-1060 Pedro Gil St.,
Paco, Manila
523-7290, 521-3647, 523-0541,
525-7644, 525-7640, 523-1711,
523-1736, 536-6448, 536-6449
Fax No. 523-3249

PACO - A. LINAQ

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

BRANCH DIRECTORY

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
527-0694, 527-0717, 527-0793, 536-8193
Fax 527-0695

QUIAPO - QUEZON BLVD.

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

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

QUINTIN PAREDES

524 Enterprise Bldg. Quintin Paredes St. corner Carvajal St. Binondo, Manila
243-4042, 243-4043, 243-4044
Fax 243-4041, 243-9687

QUIRINO PACO

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

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 - BAMBANG

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

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

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

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 - COMMERIO

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 - PEDRO GIL

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

TAFT - VITO CRUZ

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

TAFT AVENUE - J. NAKPIL

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

TAFT AVENUE - PRES. QUIRINO

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

TAYUMAN

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

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

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 - 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 - 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 - BAYANBAYANAN

BDO Bldg., Bayanbayan 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 - CONCEPCION

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

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
646-1798, 646-1799,
646-8533
Fax 646-1796

MARIKINA - LAMUAN

J.P. Rizal St. near corner Malaya
St., Brgy. Lamuan, Marikina City
948-1270, 948-1276, 948-1924
Fax 948-1937

**MARIKINA - SUMULONG
HIGHWAY**

Corner E. Dela Paz St. Amang
Rodriguez Avenue, Sto Nino,
Marikina City
646-9649, 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
Fax 477-1776

MUNTINLUPA**ALABANG - MUNTINLUPA**

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 City
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 City
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

MUNTINLUPA - POBLACION

G/F Elizabeth Center Bldg.,
National Road, Poblacion,
Muntinlupa City
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

STARMALL - ALABANG

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

TIERRA NUEVA - ALABANG

Sycamore Arcade, Alabang-Zapote
Road, National Road, 1702
Alabang, Muntinlupa City
807-4759, 842-1406, 842-3255
Fax 807-4755

NAVOTAS**NAVOTAS**

Seafront 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
820-8210 to 12, 820-3445 to 46
Fax 826-9401

AIRPORT ROAD

Airport Road corner Quirino
Avenue, Bacalaran, Parañaque City
851-8501, 854-5285, 854-4806
Fax 854-1898

**BACLARAN -
REDEMPTORIST ROAD**

Redemptorist Road, Bacalaran,
Parañaque, MM
852-5169, 833-2844, 832-0045,
854-0685
Fax 832-0042

BETTER LIVING

Doña Soledad Avenue corner
France St., Better Living,
Parañaque City
776-1161 to 64
Fax 776-1162

BETTER LIVING - BICUTAN

43 Doña Soledad Avenue, Better
Living Subdivision, Don Bosco,
Parañaque, Metro Manila
824-6767, 824-6769, 824-6770,
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,
St. 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
825-6861, 829-1630, 820-1626
820-1620, 820-1621, 820-1615
Fax 820-1617

BRANCH DIRECTORY

SUCAT - VILLA MENDOZA

Dr. A. Santos Avenue corner
Villa Mendoza Subd.,
Sucat Rd., Parañaque
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 1

Arrival Area, Ninoy Aquino
International Airport, Ninoy
Aquino Avenue, Parañaque
879-6201, 879-6202, 8771-4057
Fax 879-5196

NEWPORT CITY

G/F Newport Office Bldg. 1,
Newport City, Pasay City
556-0623, 556-0043, 804-0116
Fax No. 556-0040

One E-Com Center

G/F One E-Com Center, Palm
Coast Avenue, Mall of Asia
Complex, Pasay City
556-4267, 556-4268, 556-4269
Fax 556-4270

PASAY

Libertad corner Colayco St.
Pasay City
551-6877, 556-6068, 551-2513,
551-6876, 831-0593, 551-4475,
831-0502
Fax 831-0502, 551-4475

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
556-0013 to 15
Fax 556-0014

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, 637-6610, 637-6606,
687-6157, 638-7771, 687-5835,
687-6339
Fax 638-7770

MERALCO - ORTIGAS

Meralco Compound, Ortigas
Avenue, 1604 Pasig City
622-6009, 622-6002, 622-6096
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, 636-3729

ORTIGAS - OCTAGON CENTRE

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

ORTIGAS AVENUE EXT. - PASIG

B. Gan Commercial Bldg.
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, 656-1082, 655-0368
Fax 655-0368

PASIG - A. MABINI

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

PASIG - KAPASIGAN

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

PASIG - KAPITOLYO

G/F A. B. Sandoval Bldg.
Shaw Blvd. corner Oranbo Drive,
Pasig City
638-2130, 638-2132, 634-1329
638-2129, 637-2256
Fax 637-2256

PASIG - MANGGAHAN

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

PASIG - PIONEER

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

PASIG BLVD. EXT. - ROSARIO

Along Pasig Blvd. Extension,
Rosario, Pasig City
642-8406 to 09
Fax 641-5828

ROBINSON'S - METRO EAST

Level 1 (L1 160 & 162),
Robinsons Metro East,
Marcos Highway, Pasig City
682-9112 to 17
Fax 682-9114

ROCKWELL - ORTIGAS

Level 1, Tower 2, The Rockwell
Business Center, Ortigas Avenue,
Pasig City
470-3243, 470-4802, 470-9661,
470-3051
Fax 470-3081

SHAW - PASIG BLVD.

145 Pasig Blvd., Pasig City
661-3601, 661-3602, 661-3603
Fax 661-3604

SHAW BLVD. - ESCRIBA DRIVE

Amber Square, Shaw Blvd. near
corner Escriba Drive, Pasig City
470-7189, 470-7198, 470-7204
Fax 470-7204

SILVER CITY - PASIG

L1-012, L1-013 & L1-014,
Level 1, Auto Mall, Frontera Verde
Drive corner Julia Vargas St.,
Ortigas, Pasig City
638-5399, 637-2634, 497-2523,
633-2065
Fax 633-7176

SIXTO ANTONIO - PASIG

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

BRANCH DIRECTORY

SM SUPERCENTER PASIG

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

STRATA 100 - ORTIGAS

G/F Strata 100 Bldg., Emerald
Avenue, Pasig City
631-2848, 638-3669, 631-2851,
914-3846, 638-3670
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
671-1863, 914-3370, 671-0523
Fax 671-1609

PATEROS

PATEROS - ELISCO ROAD

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

PATEROS - POBLACION

G/F Milaor Bldg., Almeda St.,
Poblacion, Pateros
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 to 35
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

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. - ANONAS

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

AURORA BLVD. - BROADWAY CENTRUM

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

AURORA BLVD. - HEMADY

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

AURORA BLVD. - NOTRE DAME

0137 Aurora Blvd. corner
Notre Dame St. Cubao, 1110
Quezon City
911-9108, 913-5024, 913-5025,
913-5026, 913-5020, 912-0464
Fax 911-9833

AURORA BLVD. - YALE

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

BANAWÉ - AGNO

202-204 Banawe corner Agno St.,
1103 Quezon City
712-4774, 743-3432, 712-4760,
413-6471, 413-6470
Fax 712-4742

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 - KITANLAD

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

BANAWÉ - N. ROXAS

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

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
Fax 931-3215

CONGRESSIONAL - MINDANAO AVENUE

Congressional Avenue Extension
corner Mindanao Avenue,
Quezon City
925-2626, 925-2629, 925-2630,
925-2631, 455-2394, 455-1498
Fax 925-2627

CONGRESSIONAL AVENUE

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

CORINTHIAN GARDENS

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

CUBAO - GENERAL ARANETA

G/F Philamlife Cubao Bldg.,
Aurora Blvd. Corner Gen. Araneta
Malvar Avenue, Cubao,
Quezon City
913-4474, 913-4438, 912-5381
Fax 912-5384

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

DEL MONTE AVENUE

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

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, 440-1797
Fax 667-3054

EDSA - BALINTAWAK

Unit 17-19 ANPN Plaza KM. 12
EDSA, Balintawak, Quezon City
330-1712, 330-1657, 455-5808,
455-5807, 330-9622
Fax 455-5806

BRANCH DIRECTORY

EDSA - NEW FARMERS PLAZA

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

EDSA - NEW YORK

EDSA corner New York St., Cubao 1111 Quezon City
437-3646, 912-3670
Fax 437-3645

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

G. ARANETA - BRIXTON HILL

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

GLORI - DEL MONTE

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

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, 426-4415, 426-4416
Fax 426-4417

KATIPUNAN - XAVIERVILLE

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

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
421-1689, 421-1690, 421-1691, 912-6173
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
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, 376-4682
411-0405
Fax 373-9690

NEW MANILA -

E. RODRIGUEZ SR.
Unit 1G & 2E, 284 Doña Anita Bldg., E. Rodriguez Sr. Avenue, 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 - FOREST HILLS

Lot 2 D 1 Quirino Avenue, Novaliches, Quezon City
937-1313, 937-0989, 935-4636
936-1345, 417-3432
Fax 937-1152

NOVALICHES - LAGRO

Lot 2-B-6 (LRC) PSD-341349, Quirino Highway, Lagro, Novaliches, Quezon City
935-4892; 935-4893; 935-4890; 935-4891; 935-4895
Fax 935-4890

PITIMINI - ROOSEVELT

EBC Bldg. Roosevelt Avenue, corner Pitimini St., SFDM, Quezon City
412-1745, 412-6137, 412-6738, 372-5988
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
740-1091, 740-1906, 742-1340, 411-1091
Fax 732-8290

QUEZON AVENUE - ARANETA

103 Aries Bldg. Quezon Avenue, Quezon City
712-3411, 712-3522, 731-2354, 410-2884
Fax 712-3522

QUEZON AVENUE - CORDILLERA

No. 37 Quezon Avenue corner Cordillera St., Quezon City
731-7284 to 86, 412-3785, 412-3784, 413-2317, 413-2316
Fax 731-7286

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
632-9880, 632-9881, 635-2112, 910-5484, 632-9822, 632-9879, 632-9821, 635-7726
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, 438-5566
Fax 438-5564

SAVEMORE - NOVALICHES

Savemore Novaliches, General Luis St., Novaliches, Quezon City
938-2432, 938-8082, 938-8084
Fax 938-3170

SCOUT ALBANO - QUEZON AVENUE

1488 Quezon Avenue, 1103 South Triangle, Quezon City
373-1611, 410-8093, 372-3309, 410-8092, 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 A

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

SM CITY FAIRVIEW B

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

BRANCH DIRECTORY

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
715-0547, 714-4678, 715-0537, 713-4915, 715-7476, 715-0559, 714-4676, 716-0619, 713-4916, 716-0343, 716-0344
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, 732-6219, 712-1540
Fax 712-5294

STO. NIÑO ST. - ROOSEVELT

284 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, 332-1346, 332-1568, 332-1603
Fax 410-1940

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

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

SAN JUAN

BLUMENTRITT - SAN JUAN

Lot 11-B, Block 127 Blumentritt corner Sto. Toribio St., San Juan City, 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 City
722-6210, 722-9888, 725-3163, 721-0224
Fax 727-7415

GREENHILLS

Greenhills Shopping Complex, Ortigas Avenue, San Juan City
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 City
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 City
721-4414, 726-3660, 726-3732
Fax 721-4362

GREENHILLS - WILSON

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

GREENHILLS SHOPPING CENTER

G/F Jewellery Center, Greenhills Shopping Center, Ortigas Ave., San Juan City
722-3316, 722-3312, 721-0515, 721-5556, 726-8213, 722-1380
Fax 724-2065

ORTIGAS - SAN JUAN

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

ORTIGAS AVENUE - SAN JUAN

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

SAN JUAN

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

V-MALL

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

TAGUIG

BONIFACIO GLOBAL CITY - FORT LEGENDS

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

BONIFACIO GLOBAL CITY - MARKET MARKET

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

BRANCH DIRECTORY

BONIFACIO GLOBAL CITY - MC HOME DEPOT

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

BONIFACIO GLOBAL CITY - PICADILLY STAR

G/F Picadilly Star Corporate Center, 4th Ave. cor. 27th St., Bonifacio Global City, Taguig
403-3785, 403-3786, 403-3787
Fax 403-3784

BONIFACIO GLOBAL CITY - ST. LUKE'S

St. Luke's Medical Center, Rizal Drive cor. 5th Ave. & 32nd St., Bonifacio Global City, Taguig
403-3840, 403-3843, 403-3852
Fax 403-3848

C5 - TAGUIG

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

FORT BONIFACIO - MCKINLEY HILL

G/F Three World Square, McKinley Hill, Fort Bonifacio, Taguig
403-2712, 403-2734, 403-2736
Fax 403-2735

VALENZUELA

KARUHATAN - MACARTHUR HIGHWAY

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

MALANDAY - MACARTHUR HIGHWAY

Km. 17 MacArthur Highway, Malanday, 1405 Valenzuela City
443-7539, 443-7540, 443-7541, 277-0111
Fax 443-7540

MARULAS - MACARTHUR HIGHWAY

Lot 16 & 17 MacArthur Highway, Valenzuela City
291-6089, 292-2708, 291-6058, 291-6049, 291-6046
Fax 293-2711

PASO DE BLAS - NORTH EXPRESSWAY

97 Paso de Blas 1400
Valenzuela City
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 City
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
Fax (074)752-8093

ALBAY

ALBAY - DARAGA

Rizal St., 4501 Daraga, Albay
(052)483-3729, 483-3245, 824-1858, 824-1992
Fax (052)824-0272

ALBAY - POLANGUI

Provincial Road corner Brgy. Road, Brgy. Ubaliw, Polangui, Albay
(02)840-7000 local 39611, (052)486-2399, 486-2397
Fax (052)486-2398

ALBAY - TABACO

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

LEGASPI CITY - RIZAL ST.

Rizal corner Gov. Imperial St., Legaspi City
(052)481-4481 to 82, 820-2528, (02)429-1508, 702-6000
local 2181
Fax (02)429-1508

LEGASPI CITY - ROTONDA

Rizal St., 4500 Legaspi City, Albay
(052)480-7956, 820-4258, 480-6688, 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)237-2070, 237-2150, (02)702-6000 local 2956
Fax (047)237-4775

BATANGAS

BATANGAS - BALAYAN

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

BATANGAS - BAUAN

Kapitan Ponso St., Bauan, Batangas
(043)727-1514 to 15, 984-1457, (02)702-6000 local 2851
Fax (043)727-1515

BATANGAS - KUMINTANG

Along National Highway, Barangay Kumintang, Ilaya, Batangas City, Batangas
(043)723-1698, 723-0197, 723-4579, 980-1280, (02)702-6000 local 2265
Fax (043)7231698

BATANGAS - LEMERY

Ilustre Avenue corner Lakandula St., Lemery, Batangas
(043)411-1803 & 05, (02)429-2803, 702-6000
local 2627
Fax (02)429-2803

BATANGAS - P. BURGOS

P. Burgos St., cor. Evangelista St., Brgy. Poblacion, Batangas City
(02)584-4337, (043)723-1048, 723-3138
Fax (02)520-6173

BATANGAS - PALLOCAN WEST

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

BATANGAS - SAN JUAN

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

BATANGAS - STO. TOMAS

Maharlika Highway, San Antonio, Sto. Tomas, Batangas
(043)778-6361, 778-0535, 318-0388, 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)723-1054, 723-5974, 723-5975 to 77, 786-4236 to 37, 520-6191, (02)702-6000
local 2935
Fax (043)723-1054, (02)520-6191

LIPA - AYALA HIGHWAY

Casa Esperanza Bldg. Ayala 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 to 48, 756-2313, (02)702-6000
local 2949
Fax (043)756-1515

LIPA - ROBINSON'S PLACE

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

LIPA - ROTONDA

CM Recto Avenue, Lipa City
(043)756-2869, 756-2808, 757-0820, (02)520-6273, (02)702-6000 local 2918
Fax (043)756-3898

BRANCH DIRECTORY

SM CITY BATANGAS

G/F SM City Batangas, Barangay Pallocon West, Batangas City
(043)783-2556 to 57,
783-2534, 980-5951, 724-8877,
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 584-4023

TANAUAN - A. MABINI

A. Mabini St., Tanauan 4232 Batangas
(043)405-0710 to 11, 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 to 44,
(02)702-6000 local 2628
Fax (043)778-7042

BENGUET

BAGUIO - ABANAO SQUARE

Abanao Square, Abanao corner Zanduetta St., Baguio City
(074)442-6027 to 28, 442-1809 to 11, (02)702-6000 local 2914
Fax (074)442-2791

BAGUIO - LEGARDA

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

BAGUIO - LUNETA

Luneta Hill corner Gov. Pack Road, Session Road, Baguio City
(074)442-8250 to 52, 442-2889,
(02)702-6000 local 2079
Fax (074)442-8253, 444-9924,
442-2583

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 52255
Fax (074)444-9924, 442-2583

BENGUET - LA TRINIDAD

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

SM CITY BAGUIO

UG/F SM City Baguio, Upper Session Road, Baguio City
(074)619-7623 to 28,
(02)702-6000 local 2183
Fax (074)619-7624

BULACAN

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

BALIWAG - TAGLE

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

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)918-1402

BULACAN - 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 - HAGONoy

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

BULACAN - OBANDO

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

BULACAN - PLARIDEL

Along Cagayan Valley Road, Banga, Plaridel, Bulacan
(044)670-2396, 760-4757,
760-4758, 760-4759
Fax (02)299-8525

BULACAN - PULILAN

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

BULACAN - SAN RAFAEL

Km. 60, Cagayan Valley Road, Cruz na Daan, San Rafael, Bulacan
(044)677-1550 to 51, 677-1545,
(02)702-6000 local 2864
Fax (044)677-1548

BULACAN STA. MARIA - GOV. F. HALILI

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

BULACAN STA. MARIA - M.G. DE LEON

#15 M.G. de Leon St., Poblacion, 3022 Sta. Maria, Bulacan
(044)641-1578, 641-1548,
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 to 78,
(02)584-4152
Fax (044)760-4476

MARILAO - MACARTHUR HIGHWAY

Unit I-3 Cecilia Commercial Complex, Abangan Norte, MacArthur Highway, 3019 Marilao, Bulacan
(044)711-1609, 760-0475 to 76,
711-3405, (02)702-6000
local 2933
Fax (044)711-3405

MEYCAUAYAN - MACARTHUR HIGHWAY

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)695-3927,
695-3131, 935-1162, 228-3766,
702-6000 local 2770
Fax (044)695-3144

MEYCAUAYAN - ZAMORA

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

SM CITY BALIWAG

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

SM CITY MARILAO

G/F SM City Marilao, MacArthur Highway, Marilao, Bulacan
(044)933-2002 to 04, 711-1330
Fax: (02)299-6835

WALTERMART - STA. MARIA

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

CAGAYAN

CAGAYAN - APARRI

Rizal St. corner R.F. Balisi St., Aparri, Cagayan
(078)888-2516, 822-8304,
(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

BRANCH DIRECTORY

CAMARINES NORTE

CAMARINES NORTE - DAET

J. Lukban St. corner Moreno St.,
Poblacion, Daet, Camarines Norte
(054)721-4300, 440-2488,
440-2499, 440-2500,
(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 CITY

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

NAGA - GENERAL LUNA

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

NAGA - MAGSAYSAY AVENUE

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

NAGA - PLAZA RIZAL

Gen. Luna St., 4400 Naga City,
Camarines Sur
(054)473-9016,
811- 2157, 250-8092, 702-6000
local 2934
Fax (054)473-7913

NAGA - SAN FRANCISCO

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

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 Sts.,
4800 Virac, Catanduanes
(052)811-2231, 811-1434,
(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)417-2998, 417-3169,
417-2998, 417-6782,
(02)702-6000 local 2271
Fax (046)417-6752

CAVITE - CARMONA

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 - EPZA

Cavite EPZA Compound,
4106 Rosario, Cavite
(046)437-6267, 437-2643,
(02)529-8843, (02)702-6000
local 2896
Fax (046)4376866

CAVITE - 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

CAVITE - DASMARIÑAS FCIE

Governor's Drive, Barangay
Langkaan, Dasmariñas, Cavite
(632)584-4167,
(046)402-1134-35, 402-0151
Fax (632)584-4167,
(046)402-1134

CAVITE - DASMARIÑAS TECHNO PARK

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

CAVITE - 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

CAVITE - IMUS AGUINALDO HIGHWAY

G/F DCR Bldg., Aguinaldo
Highway, 4103 Imus, Cavite
(046)875-7242 to 43,
471-0989, (02)702-6000
local 2785
Fax (046)471-3214

CAVITE - IMUS ANABU

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

CAVITE - IMUS NUENO AVENUE

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

CAVITE - NAIC

Governor's Drive corner Soriano
Highway, Naic, Cavite
(046)412-2634, 412-2635,
412-2618
Fax (046)412-2633

CAVITE - SILANG

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

CAVITE - TRECE MARTIRES

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

CAVITE CITY - P. BURGOS

Corner P. Burgos & P. Julio Sts.,
Caridad, 4100 Cavite City
(046)431-7640 to 43,
(02)702-6000
local 2895
Fax (046)431-0755

KAWIT - BINAKAYAN

1497 National Road, Binakayan,
4104 Kawit, Cavite
Fax (046)434-5676

SM CITY BACOR

UG/F SM City Bacoor,
Gen. Aguinaldo Highway corner
Tirona Highway, Bacoor, Cavite
970-5700 to 01, (046)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 CITY ROSARIO

G/F SM City Rosario, General
Trias Drive, Brgy. Tejero,
Rosario, Cavite
(02)584-4273, (046)489-8640,
489-8639, 489-8637, 489-8638
Fax (046)489-8641

SM SUPERCENTER MOLINO

G/F (Units 127-130)
SM Supercenter Molino,
Molino Road, Bacoor, Cavite
(046)474-3041 to 45
Fax (02)844-3381

TAGAYTAY - ROTONDA

Frablyn Tower (Tolentino Bldg.),
Emilio Aguinaldo Highway,
Tagaytay (Near Tagaytay Rotonda)
(046)413-0352 to 53, 413-0355,
(02)702-6000 local 2946
Fax (046)860-2164

ILOCOS NORTE

ILOCOS NORTE - BATAK

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

LAOAG - BALINTAWAK

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

LAOAG - CASTRO

Pichay Bldg., J.P. Rizal corner
A. Castro Sts., 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 cor. 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 Sts.,
Vigan City, Ilocos Sur
(077)722-3930, 722-3965,
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
CENTRO**

A & A Musngi Bldg., City Road
corner Carreon St., Centro East,
Santiago City, Isabela
(078)682-2986, 682-2918,
(02)702-6000 local 2893
Fax (078)682-2957

**ISABELA SANTIAGO -
MAHARLIKA HIGHWAY**

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 - AGOO

Along National Highway,
Brgy. San Nicolas, Agoo, La Union
(072)710-2129 to 30,
(02)702-6000 local 2774
Fax (072)710-2128

**LA UNION SAN FERNANDO -
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

**LA UNION SAN FERNANDO -
RIZAL AVENUE**

Rizal Avenue corner Ortega St.
San Fernando, La Union
(072)607-8422, 607-8424,
607-8417, 702-6000
local 2097
Fax (072)607-8423

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)511-7788, 511-9924,
511-9926, 411-2926,
(02)426-4816
Fax (02)429-4816

BIÑAN - SAN ANTONIO

Km. 35 National Highway,
San Antonio, Biñan, Laguna
(049)411-4261, 411-4213,
520-6765, (02)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 - PARIAN

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

**CALAMBA CROSSING -
NORTH**

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

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)808-0229; (049)808-
0238; (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
(02)584-4196, (049)502-5108,
502-5109, 541-3073,
541-3074
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 (02)584-4121

SAN PABLO - COLAGO

Mary Grace Bldg. Colago Avenue
corner M. L. Quezon St. San Pablo
(049)562-1026 to 27,
800-0322, (02)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
(02)584-4138, (049)562-1778,
562-1779
Fax (02)584-4138

SAN PABLO - RIZAL ST.

2/F Equitable PCI Bldg., Rizal St.
corner P. Alcantara St.,
San Pablo City, Laguna
(049)561-1881, 561-1882,
561-1883, Avaya local 2988
Fax (049)561-1881

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, National Highway,
San Pedro, Laguna
868-4994, 868-4995, 868-4997,
868-2130, 520-2859
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 - DON JOSE

PCC Bldg., Sta. Rosa - Tagaytay
Road, Brgy. Don Jose,
Sta. Rosa, Laguna
(02)584-4233, 702-6000
local 2884, (049)544-1042,
544-1043
Fax (049)837-2538

**STA. ROSA - SOUTH
EXPRESSWAY**

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

BRANCH DIRECTORY

WALTERMART - STA. ROSA

San Lorenzo drive corner Balibago Road, Barangay Balibago, 4026 Sta. Rosa, Laguna
(02)520-8683, (049)837-4976, 534-4630-32
Fax (049)837-4977

NUEVA ECIJA

CABANATUAN - MAHARLIKA ROAD

Maharlika Road, near corner Sanciango 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

G/F, Unit PA 5&6, NE Pacific Mall, Maharlika Highway, Cabanatuan City
(044)940-2025, 940-2026, (02)702-6000 local 2878
Fax (044)940-2026

CABANATUAN - PACO ROMAN

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 - SANGIANGCO

Sanciango St., Cabanatuan City
(044)464-0909, 463-5853, 600-3251, (02)702-6000 local 52824
Fax (044)463-0020

NUEVA ECIJA - GAPAN

Tinio St., 3105 Gapan, Nueva Ecija
(044)486-0305, 486-2235, 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 to 93, 456-0123, (02)702-6000 local 2947
Fax (044)456-0356

NUEVA ECIJA - SAN JOSE

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 ECIJA - STA. ROSA

Along Maharlika Highway, Sta. Rosa, Nueva Ecija
(044)940-1117 to 19, 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

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)441-1553, 288-4104, (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, McArthur Highway near corner Charlot St., Balibago, Angeles City
(045)892-4230, 625-7775, 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)887-0202, 887-0404, 887-1313, 887-1212, (02)246-8400, (02)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

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

CLARK SEZ - PUREGOLD

Unit 10-G, Puregold Duty Free Bldg., CM Recto 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

PAMPANGA - APALIT

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

PAMPANGA - GUAGUA

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

PAMPANGA 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

PAMPANGA SAN FERNANDO - GEN. HIZON

Gen. Hizon Extension, San Fernando, Pampanga
(045)961-5196, 860-6379, (02)749-1160
Fax (045)961-5156

PAMPANGA SAN FERNANDO - MACARTHUR HIGHWAY

G/F Doña Isa Fel Bldg. II, MacArthur Highway, Dolores, San Fernando City, Pampanga
(045)961-0831 to 33, (02)702-6000 local 2629
Fax (045)961-0834

PAMPANGA 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

PAMPANGA 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

BRANCH DIRECTORY

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 A

G/F SM City Pampanga,
San Fernando, Pampanga
(045)961-2304, 961-2327,
921-2236, (02)741-7018
Fax (02)741-7016, 963-5262

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 - 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 - PEREZ

386 Perez Blvd. Dagupan City
(075)523-4002, 522-2055,
523-5240, 522-2007,
(02)702-6000 local 2098
Fax (075)515-4189

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 52541
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)522-0393, 522-9606,
523-9207, (02)702-6000
local 2767
Fax (075)517-2985

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 East,
Rosales, Pangasinan
(075)564-2595, 564-2575,
653-0213 to 14, (02)702-6000
local 2678
Fax (075)564-2575

URDANETA - ALEXANDER

Alexander St., Urdaneta City,
Pangasinan
(075)656-0005 to 07,
(02)702-6000 local 2268
Fax (075)656-0006

URDANETA - MACARTHUR HIGHWAY

182 LIS Bldg. MacArthur
Highway, San Vicente, Urdaneta
(075)624-2288, 568-4225,
(02)702-6000 local 2232
Fax (075)568-4182

QUEZON

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)373-5573 373-7127,
(02)702-6000 local 2538
Fax (042)373-5410

LUCENA - MERCHAN

Merchan St. corner San Fernando
St. Lucena City
(042)660-3760, (02)702-6000
local 2088
Fax (042)373-4979

LUCENA - QUEZON AVENUE

Quezon Avenue corner Profugo St.,
Lucena City, Quezon
(042)373-5721 to 22, 710-3468,
660-7797, 710-2916,
(02)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, Pagbilao
National Road, Lucena City
(042)710-6108, 710-6723,
660-7296
Fax (02)889-6790

RIZAL

ANGONO -

M. L. QUEZON AVENUE

G/F AB Commercial Plaza,
M.L. Quezon Avenue, Barangay
San Isidro, Angono, Rizal
470-0487, 470-0485, 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 - SUMULONG HIGHWAY

BDO Bldg., Sumulong Highway,
Masinag, Mayamot, Antipolo
682-4194, 682-4195, 682-4198
Fax 682-4196

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

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

CAINTA JUNCTION

Hipolito Bldg. Ortigas Avenue
Extension, Cainta Junction,
Cainta, Rizal
655-8022, 240-3145, 240-3182
Fax 655-8021

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 to 37
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

BRANCH DIRECTORY

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 CITY

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

SM CITY TARLAC

U & LGF, SM City Tarlac, MacArthur Highway, San Roque, Tarlac City
(045)606-3221, 606-0405, 606-0497, (02)519-4096
Fax (045)606-0056

TARLAC - CAMILING

Romulo St., Brgy. Poblacion A, Camiling, Tarlac
(045)934-3640, 934-3642, 934-3646
Fax (045)934-3643

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 - TIMES 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. Villaverde St. & Gov. Gella St., San Jose, Antique 5700
(036)540-8398, 540-7770, 320-1814, 320-2002, (02)702-6000 local 2257
Fax (036)540-8398

BOHOL

BOHOL - TAGBILARAN

CP Garcia Avenue, 56300 Tagbilaran City, Bohol
(038)411-4921, 411-2085, 501-9890, (02)702-6000 local 2781
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 - ASIATOWN IT PARK

G/F TGU Tower, Salinas Drive cor. J.M. Del Mar St., Asiatown IT Park, Apas, Cebu City
(032)479-9027, 238-9714, (02)702-6000 loc 39605
Fax (032)238-9719

CEBU - AYALA BUSINESS PARK

Cebu Towers, 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 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

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 - BORROROME

Borrormeo 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 - 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 Borrormeo 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

BRANCH DIRECTORY

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 - 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 - 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

CEBU BANILAD - TALAMBAN

Governor M. Cuenco, Banilad,
Cebu City
(032)343-3640, 343-3847,
343-3629, 343-3663
Fax (032)343-3669

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

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 - GENERAL LUNA

LPHTP Bldg., General Luna St.,
Iloilo City
(033)335-0247, 335-0745,
336-0215, (02)702-6000
local 2993
Fax (033)337-0123

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

M.H. Del Pilar St., corner
Jocson 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, Jaro, Iloilo City
(033)320-0069, 320-3058,
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 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

BRANCH DIRECTORY

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 - 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

Roson 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

TACLOBAN - ZAMORA

Carlos Chan Bldg. P. Zamora St.
Tacloban City
(053)321-2881, 325-9967,
321-5072, (02)702-6000
local 2099
Fax (053)321-3022

NEGROS OCCIDENTAL

BACOLOD - ARANETA

Cineplex Complex Araneta St.
Bacolod City
(034)433-5754, 433-5610,
432-0978, (02)702-6000
local 2082, 2282
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)433-0506, 433-0511,
434-3738, 435-1307,
(02)702-6000 local 2696
Fax (034)435-1495

BACOLOD - GONZAGA

Gonzaga-Lopez Enterprise Bldg.
Gonzaga St. Bacolod City
(034)434-4964, 433-7910,
434-7097, (02)702-6000
local 2072
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, 433-9077,
434-9319, 494-3554,
(02)702-6000 local 2537
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 - 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

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

NEGROS OCC. - BINALBAGAN

Biscom Compound, Binalbagan,
Negros Occidental
(034)388-8258, 742 8223,
(02)702-6000 local 2697
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)468-0139

NEGROS ORIENTAL

DUMAGUETE

Colon St., fronting Bldg. V of City,
Public Market, Poblacion 003,
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)442-5900, 226-2538,
422-5903, (02)702-6000
local 2535
Fax (035)226-2537

SAMAR

SAMAR - CATBALOGAN

Del Rosario St. corner Allen
Avenue, 6700 Catbalogan, Samar
(055)251-5541, 356-1706,
251-5477, (02)702-6000
local 2246
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)248-2432, 248-2119,
(02)702-6000 local 2263
Fax (064)248-2118

COTABATO - KIDAPAWAN

Quezon Blvd., 9400 Kidapawan,
North Cotabato
(064)288-1689, 278-3018,
(02)702-6000 local 2263
Fax (064)288-1687

COTABATO - MAKAKUA

Makakua St., 9600 Cotabato City,
Maguindanao
(064)421-4934, 421-4980,
421-2069, 421-5233,
(02)702-6000 local 2260
Fax (064)421-2713

COTABATO - MIDSAYAP

Jaycee St., 9410 Midsayap,
North Cotabato
(064)229-7589 to 90,
(02)702-6000 local 2264
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

DAVAO - BUHANGIN

Carlos P. Garcia Highway,
Buhangin Diversion Road,
Davao City
(082)241-2572, 241-0867,
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

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)222-5346, 222-5589,
222-4547, 222-1360,
(02)702-6000 local 2297
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, 221-4951

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

Agtron 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

LANAO 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)221-6545, 223-5133,
221-3685, (02)702-6000
local 2879
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

OZAMIS

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
(08822)723-676, 722-660,
(088) 858-1133, (02)702-6000
local 2259
Fax (088)858-1113

BRANCH DIRECTORY

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, Lapan,
9000 Cagayan de Oro City,
Misamis Oriental
(088)856-3233, 856-3234,
856-3235, (08822)728-926,
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 to 28,
(08822)724-567, (02)702-6000
local 2262
Fax (088)856-5702

CAGAYAN DE ORO - R.N. PELAEZ BLVD.

Georgetown Cyber Mall, Rodolfo
N. Pelaez Blvd., Kaswagan,
Cagayan de Oro City
(088)856-2617, 856-4013,
(08822)729-052, (02)702-6000
local 2534
Fax (088)856-4067

CAGAYAN DE ORO - VELEZ

Velez Road corner Abejuela St,
Cagayan de Oro
(088)857-2075, 857-1943,
(08822)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, 427-313,
427-595, (02)702-6000
local 2250
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)301-7327, 301-7330,
302-2958, 552-9808,
(02)702-6000 local 2849
Fax (083)552-9808

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 ST.

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)201-3247, 471-0026,
(02)702-6000 local 2254
Fax (064)471-0015

SULTAN KUDARAT - TACURONG

Alunan Highway, 9800 Tacurong,
Sultan Kudarat
(064)477-0055, 477-0207,
200-3035, 200-3134,
(02)702-6000 local 2880
Fax (064)200-3035

SURIGAO DEL NORTE

SURIGAO

Magallanes corner San Nicolas St.,
8400 Surigao City
(086)231-7226, 231-7270,
826-3425, 826-0293,
(02)702-6000 local 2252
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)212-2339

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

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 - IPIL

National Highway, Ipil,
7001 Zamboanga Del Sur
(062)333-2280, 333-5356,
(02)702-6000 local 2859
Fax (062)333-2380

ZAMBOANGA - MAYOR 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)993-2390, 991-1476,
991-4804, 991-7298,
(02)702-6000 local 2780
Fax (062)993-2390

FOREIGN BRANCH

HONG KONG

G/F Euro Trade Centre
13 Connaught Road,
Central Hong Kong
(00852)29010203, 29010220,
29010288

COMPANY HEADQUARTERS

Banco De Oro Unibank, Inc.

BDO Corporate Center
7899 Makati Avenue, Makati City 0726, 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.

34th Floor, Unit D, Rufino Pacific Tower
6784 Ayala Ave., Makati City, 1200 Philippines
Tel. (+632) 403-2410 to 12 Fax (+632) 403-2414

The Bank may provide without charge a copy of the 2009 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 0726, 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
4th Floor, South Tower, BDO Corporate Center
7899 Makati Avenue, Makati City 0726, Philippines
Tel. (+632) 840-7000 local 6069 or 4809
Email: irandcorplan@bdo.com.ph



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