



Via ODiSy

04 August 2009

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

Attention: Ms. Janet A. Encarnacion
Head

Ms. Sheena Paula H. Pedrieta
Analyst
Disclosure Department

Gentlemen:

We submit herewith the statement of condition of Banco De Oro Unibank, Inc. as of 30 June 2009.

Thank you.

Very truly yours,

A handwritten signature in blue ink, appearing to read 'Elmer B. Serrano'.

ELMER B. SERRANO
Corporate Information Officer



BANCO DE ORO UNIBANK, INC.

As of June 30, 2009

BALANCE SHEET (Head Office and Branches/Other Offices)

ASSETS	Amount
Cash and Cash Items	P 19,197,567,373.44
Due from Bangko Sentral ng Pilipinas (BSP)	63,031,448,045.84
Due from Other Banks	9,060,015,743.57
Financial Assets at Fair Value through Profit or Loss	5,011,858,764.13
Available-for-Sale Financial Assets-Net	34,326,974,501.05
Held-to-Maturity Financial Assets-Net	97,399,964,493.30
Unquoted Debt Securities Classified as Loans-Net	16,956,698,060.47
Investment in Non-Marketable Equity Security-Net	667,657,054.54
Loans and Receivables-Net	440,357,922,030.81
Loans to Bangko Sentral ng Pilipinas	0.00
Interbank Loans Receivable	35,060,153,059.41
Loans and Receivables-Others	388,325,477,985.03
Loans and Receivables Arising from RA/CA/PR/SLB	21,000,000,000.00
General Loan Loss Provision	4,027,709,013.63
Other Financial Assets	8,660,528,774.33
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	12,856,120,713.73
Bank Premises, Furniture, Fixtures and Equipment-Net	14,959,220,255.16
Real and Other Properties Acquired-Net	12,522,560,471.08
Non-Current Assets Held for Sale	823,703,706.79
Other Assets-Net	27,332,373,078.05
Net Due from Head Office/Branches/Agencies, if any (Phil. Branch of a foreign bank)	0.00

TOTAL ASSETS P 763,164,613,066.29

LIABILITIES

Financial Liabilities at Fair Value through Profit or Loss	P 1,926,436,218.16
Deposit Liabilities	608,488,968,018.54
Due to Other Banks	2,993,238,217.34
Bills Payable	29,248,989,105.11
a) BSP (Rediscounting and Other Advances)	6,749,667,739.16
b) Interbank Loans Payable	1,459,488,772.76
c) Other Deposit Substitutes	12,691,917,665.44
d) Others	8,347,914,927.75
Bonds Payable-Net	0.00
Unsecured Subordinated Debt-Net	23,000,000,000.00
Redeemable Preferred Shares	2,406,500,000.00
Special Time Deposit	0.00
Due to Bangko Sentral ng Pilipinas	267,011,937.35
Other Financial Liabilities	9,417,519,937.57
Other Liabilities	24,974,676,878.82
Net Due to Head Office/Branches/Agencies, if any (Phil. Branch of a foreign bank)	0.00

TOTAL LIABILITIES P 702,723,340,312.89

STOCKHOLDERS' EQUITY

Capital Stock	P 43,944,322,316.07
Other Capital Accounts	1,284,372,762.54
Retained Earnings	15,212,577,674.79
Assigned Capital	0.00

TOTAL STOCKHOLDERS' EQUITY P 60,441,272,753.40

TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY P 763,164,613,066.29

CONTINGENT ACCOUNTS

Guarantees Issued	P 0.00
Financial Standby Letter of Credit	0.00
Performance Standby Letters of Credit	15,091,506,816.67
Commercial Letters of Credit	9,134,610,705.81
Trade Related Guarantees	1,004,774,731.18
Commitments	59,305,905,025.23
Spot Foreign Exchange Contracts	18,472,363,209.44
Securities Held Under Custodianship by Bank Proper	0.00
Trust Department Accounts	366,760,229,880.52
a) Trust and Other Fiduciary Accounts	157,976,437,806.08
b) Agency Accounts	208,783,792,074.44
c) Advisory/Consultancy	0.00
Derivatives	237,884,879,175.56
Others	10,475,342,280.34

TOTAL CONTINGENT ACCOUNTS P 718,129,611,824.75

ADDITIONAL INFORMATION

Non-Performing Loans (NPLs)	15,550,645,695.19
Ratio of Non-Performing Loans to Total Loan Portfolio (NPL to TLP)	3.41%
Classified Loans and Other Risk Assets	24,978,838,063.78
Specific Provision for Loan Losses	16,112,400,305.41
Return on Equity (ROE)	6.43%
DOSRI Loans and Receivables	13,262,261,788.25
Past Due DOSRI Loans and Receivables	0.00
Ratio of Past Due DOSRI Loans and Receivables to TLP	0.00%
Compliance with Magna Carta - 8% for Small Enterprises	
a. 8% for Small Enterprises	3.40%
b. 2% for Medium Enterprises	4.55%
Capital Adequacy Ratio (Solo Basis)	
a. Total (Solo Basis)	11.01%
b. Tier 1 (Solo Basis)	7.32%
Deferred Charges, Gross	10,934,167,121.56
Less: Deferred Charges Written Down	5,138,145,471.77
Allowance for Probable Losses Deferred Charges	5,796,021,649.79
Carrying Amount of Deferred Charges	0.00
Unbooked Allowance for Probable Losses on Financial Instruments Received	0.00

Republic of the Philippines)
Makati City) S.S.

We, LUCY CO DY and NESTOR V. TAN of the above-mentioned bank do solemnly swear that all matters set forth in the above balance sheet are true and correct to the best of my/our knowledge and belief.

SGD. LUCY CO DY
Executive Vice President & Comptroller
(Signature Over Printed Name)

SGD. NESTOR V. TAN
President
(Signature Over Printed Name)

SUBSCRIBED AND SWORN to before me this July 24, 2009 affiants exhibiting the following described Competent Evidence of Identity (CEI):

Name	CEI	Date & Place Issued
Lucy Co Dy	Passport - TT 0770339	09.07.2006/Manila
Nestor V. Tan	Passport - PP0625520	01.06.2005/Manila

Sgd. Benjamin B. Mata
NOTARY PUBLIC
Until December 31, 2009
PTR No. 0374713, January 5, 2009
IBP No. 767768, January 5, 2009
Roll No. 11106

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CONSOLIDATED BALANCE SHEET (Bank and Financial Subsidiaries)

ASSETS	Amount
Cash and Cash Items	P 19,212,694,155.84
Due from Bangko Sentral ng Pilipinas	64,167,987,476.67
Due from Other Banks	12,113,308,382.54
Financial Assets at Fair Value through Profit or Loss	6,540,559,329.25
Available-for-Sale Financial Assets-Net	38,089,480,639.96
Held-to-Maturity Financial Assets-Net	105,998,447,877.26
Unquoted Debt Securities Classified as Loans-Net	21,698,832,186.78
Investments in Non-Marketable Equity Security-Net	673,157,154.54
Loans and Receivables-Net	455,483,994,118.56
Loans to Bangko Sentral ng Pilipinas	0.00
Interbank Loans Receivable	35,060,153,059.41
Loans and Receivables-Others	397,712,898,232.89
Loans and Receivables Arising from RA/CA/PR/SLB	26,768,000,000.00
General Loan Loss Provision	4,057,057,173.74
Other Financial Assets	9,353,474,342.36
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	2,522,289,050.94
Bank Premises, Furniture, Fixtures and Equipment-Net	17,037,482,889.84
Real and Other Properties Acquired-Net	13,342,869,008.01
Non-Current Assets Held for Sale	1,891,912,406.09
Other Assets-Net	25,346,073,632.49
Net Due from Head Office/Branches/Agencies, if any (Phil. Branch of a foreign bank)	0.00

TOTAL ASSETS P 793,472,562,651.13

LIABILITIES

Financial Liabilities at Fair Value through Profit or Loss	P 3,079,787,071.01
Deposit Liabilities	625,188,900,928.67
Due to Other Banks	2,993,238,217.34
Bills Payable	37,610,462,933.23
a) BSP (Rediscounting and Other Advances)	6,749,667,739.16
b) Interbank Loans Payable	1,459,488,772.76
c) Other Deposit Substitutes	15,518,602,328.67
d) Others	13,882,704,092.64
Bonds Payable-Net	0.00
Unsecured Subordinated Debt-Net	23,000,000,000.00
Redeemable Preferred Shares	2,406,500,000.00
Special Time Deposit	0.00
Due to Bangko Sentral ng Pilipinas	277,301,308.63
Other Financial Liabilities	10,191,383,472.22
Other Liabilities	27,582,269,273.62
Net Due to Head Office/Branches/Agencies, if any (Phil. Branch of a foreign bank)	0.00

TOTAL LIABILITIES P 732,329,843,204.72

STOCKHOLDERS' EQUITY

Capital Stock	P 43,944,322,316.07
Other Capital Accounts	1,280,254,325.60
Retained Earnings	15,212,577,674.79
Assigned Capital	0.00
Minority Interest In Subsidiaries	705,565,129.95

TOTAL STOCKHOLDERS' EQUITY P 61,142,719,446.41

TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY P 793,472,562,651.13

CONTINGENT ACCOUNTS

Guarantees Issued	P 0.00
Financial Standby Letters of Credit	0.00
Performance Standby Letters of Credit	15,091,506,816.67
Commercial Letters of Credit	9,134,610,705.81
Trade Related Guarantees	1,004,774,731.18
Commitments	59,305,905,025.23
Spot Foreign Exchange Contracts	18,472,363,209.44
Securities Held Under Custodianship by Bank Proper	0.00
Trust Department Accounts	414,990,196,092.88
a) Trust and Other Fiduciary Accounts	189,665,710,686.44
b) Agency Accounts	208,783,792,074.44
c) Advisory/Consultancy	16,540,693,332.00
Derivatives	271,190,019,166.09
Others	10,475,342,291.34

TOTAL CONTINGENT ACCOUNTS P 799,914,513,352.58

ADDITIONAL INFORMATION

- List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies)
 - BDO Capital and Investment Corporation
 - BDO Financial Services Inc.
 - BDO Leasing and Finance, Inc.
 - BDO Private Bank, Inc.
 - BDO Remittance (USA), Inc.
 - EBC Investments, Inc.
 - EBC Strategic Holdings Corp.
 - Equitable Card Network, Inc.
 - Express Padala (Deutschland), GmbH
 - Express Padala (Hongkong) Limited
 - Express Padala (Netherlands) BV
 - PCIB Europe SPA
 - PCIB Securities, Inc.
- List of Subsidiary Insurance Companies
 - BDO Insurance Brokers, Inc.
- Capital Adequacy Ratio (Consolidated Basis)

a. Total (Consolidated Basis)	12.76%
b. Tier 1 (Consolidated Basis)	8.37%

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Makati City) S.S.

We, LUCY CO DY and NESTOR V. TAN of the above-mentioned bank do solemnly swear that all matters set forth in the above balance sheet are true and correct to the best of my/our knowledge and belief.

SGD. LUCY CO DY
Executive Vice President & Comptroller
(Signature Over Printed Name)

SGD. NESTOR V. TAN
President
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BANCO DE ORO UNIBANK, INC. Board of Directors

Chairman Emeritus
Henry Sy, Sr.

Chairperson
Teresito T. Sy-Coson

Vice Chairpersons
Corazon S. De La Paz-Bernardo
Jesus A. Jacinto, Jr.

Members
Antonio C. Pacis
Christopher A. Bell-Knight
Henry T. Sy, Jr.
Josefina N. Tan
Lee Wai Fai
Nestor V. Tan

Independent Directors
Jimmy T. Tang
Teodoro B. Montecillo

President
Nestor V. Tan

Senior Executive Vice Presidents
Antonio N. Cotoco
Walter C. Wassmer

Executive Vice Presidents
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Aristotle L. Villaraza
Dennis B. Velasquez
Edmundo S. Soriano
Evelyn L. Villanueva
Gerard Lee B. Co
Horacio C. Rodriguez, Jr.
Jaime C. Yu
Julie Y. Chua
Lucy Co Dy - Comptroller
Pedro M. Florescio III - Treasurer
Ricardo V. Martin
Rolando C. Tanchanco