Board Reporting Groups

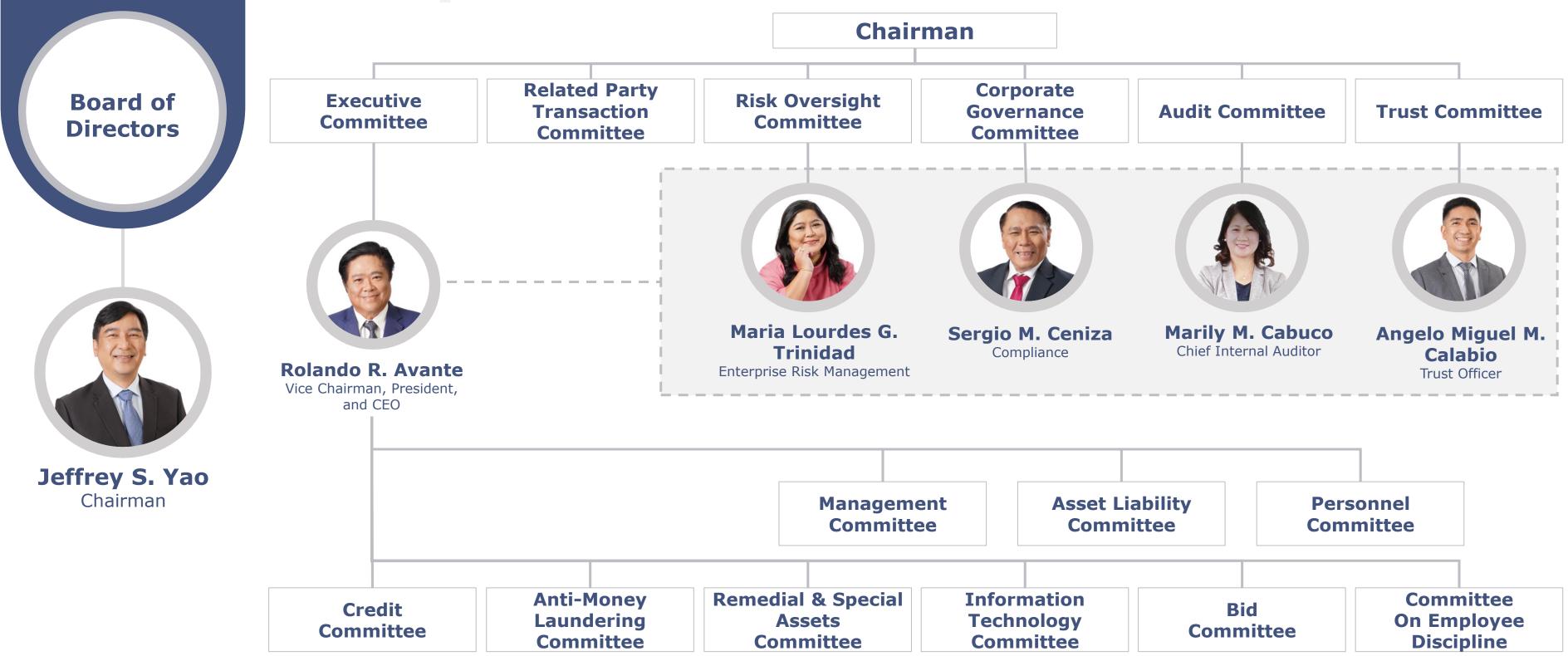




TABLE OF ORGANIZATION



Arlon B. Reyes Commercial Banking



Eduardo R. Que Corporate Banking





Reynaldo T. Boringot John David D. Sison Retail Sales Group



Nancy L. Soriano Human Resources - OIC











Judith Songlingco Corporate Affairs









Consumer Banking

Felipe V. Friginal

Retail Banking Segment

Rosendo G. Sia Retail Sales Group





Jose Maria Valdes Information Technology

Liza Jane T. Yao General Services and

a savings bank

Administration Group



Corporate Planning and

Investor Relations

Atty. Roberto S. Santos Legal Services



Ma. Joyce G. Zarate

Product Development and

Cynthia A. Almirez Chief Executive Officer



Jose Manuel T. Reburiano Project Management Office



Cynthia A. Almirez Operations and Control Group (Concurrent)



Gaudencio R. Santiago Security Office



Laurence R. Rapanut Branch Operations and Control Group

Miami V. Torres **Credit Services**