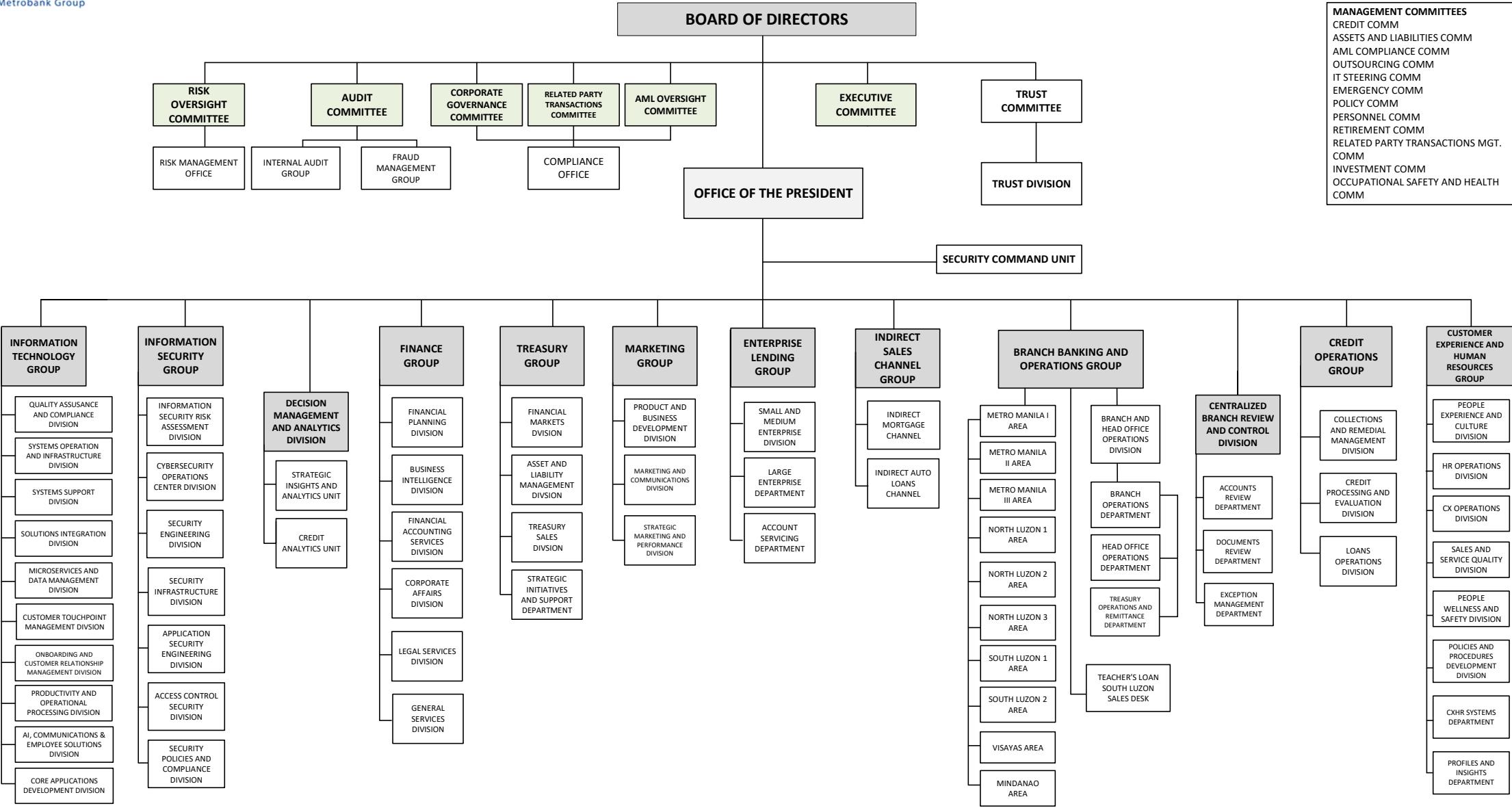




- MANAGEMENT COMMITTEES**
- CREDIT COMM
 - ASSETS AND LIABILITIES COMM
 - AML COMPLIANCE COMM
 - OUTSOURCING COMM
 - IT STEERING COMM
 - EMERGENCY COMM
 - POLICY COMM
 - PERSONNEL COMM
 - RETIREMENT COMM
 - RELATED PARTY TRANSACTIONS MGT. COMM
 - INVESTMENT COMM
 - OCCUPATIONAL SAFETY AND HEALTH COMM

Endorsed by: MARY JANE M. VALERO (SGD) CXHRG Head	Approved by: JOSE VICENTE L. ALDE (SGD) President
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