

November 13, 2013



THE PHILIPPINE STOCK EXCHANGE, INC.
Philippine Stock Exchange Plaza
Ayala Triangle, Ayala Avenue
Makati City

Attention: **Ms. Janet A. Encarnacion**
Head – Disclosure Department

Dear Ms. Encarnacion:

Please be advised that David S. Aquino, First Vice President and Division Head of Credit Services - Corporates and Financial Institutions, resigned from the Bank effective October 12, 2013 to pursue other career opportunities.

For your information and guidance.

Thank you.

Very truly yours,



Arol Paul B. Bahal
Corporate Planning Officer



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