

Board Reporting Groups



Board of Directors



Jeffrey S. Yao
Chairman



Chairman

Executive Committee

Related Party Transaction Committee

Risk Oversight Committee

Corporate Governance Committee

Audit Committee

Trust Committee



Rolando R. Avante
Vice Chairman, President, and CEO



Maria Lourdes G. Trinidad
Enterprise Risk Management



Sergio M. Ceniza
Compliance



Marily M. Cabuco
Chief Internal Auditor



Angelo Miguel M. Calabio
Trust Officer

Management Committee

Asset Liability Committee

Personnel Committee

Credit Committee

Anti-Money Laundering Committee

Remedial & Special Assets Committee

Information Technology Committee

Bid Committee

Committee On Employee Discipline

TABLE OF ORGANIZATION



Rolando R. Avante
Vice Chairman, President,
and CEO



Arlon B. Reyes
Commercial Banking



Joseph Edwin S. Cabalde
Treasury Services



Reynaldo T. Boringot
Retail Sales Group



John David D. Sison
Corporate Planning and
Investor Relations



Ma. Joyce G. Zarate
Product Development and
Management



Jose Maria Valdes
Information Technology



Liza Jane T. Yao
General Services and
Administration Group



Eduardo R. Que
Corporate Banking



Felipe V. Friginal
Retail Banking Segment



Nancy L. Soriano
Human Resources - OIC



Atty. Roberto S. Santos
Legal Services



Cynthia A. Almirez
Chief Executive Officer



Jose Manuel T. Reburiano
Project Management Office



Gaudencio R. Santiago
Security Office



Rodel P. Geneblazo
Consumer Banking



Rosendo G. Sia
Retail Sales Group



Judith Songlingco
Corporate Affairs



Miami V. Torres
Credit Services



Cynthia A. Almirez
Operations and Control
Group (Concurrent)



Laurence R. Rapanut
Branch Operations and
Control Group