[BSP CIRCULAR LETTER, February 19, 1993]

NAME OF HOME BANKERS SAVINGS AND TRUST COMPANY CHANGED TO INSULAR LIFE SAVINGS AND TRUST COMPANY

For your information and guidance, the corporate name of HOME BANKERS SAVINGS AND TRUST COMPANY has been changed to INSULAR LIFE SAVINGS AND TRUST COMPANY effective January 6, 1993.

Adopted: 19 Feb. 1993

(Sgd.) FELICIANO L. MIRANDA, JR. Deputy Governor



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