



June 6, 2011

Ms. Janet A. Encarnacion  
Head, Disclosure Department  
The Philippine Stock Exchange, Inc.  
Tower One and Exchange Plaza  
Ayala Triangle, Ayala Avenue  
Makati City

Dear Ms. Encarnacion:

In compliance with the requirements of Section 38 of the Securities Regulation Code (SRC), we respectfully submit the Certification of Qualification of Independent Directors of Banco De Oro Unibank, Inc., namely:

1. Mr. Teodoro B. Montecillo
2. Mr. Jimmy T. Tang

We trust the foregoing satisfactorily meets your requirements.

Very truly yours,

A handwritten signature in black ink, appearing to read 'REBECCA S. TORRES'.

REBECCA S. TORRES  
Assistant Corporate Secretary &  
Alternate Corporate Information Officer

Enc. as stated.

disclosure-independentdir2011

**Banco De Oro**  
BDO Corporate Center  
7899 Makati Avenue  
Makati City 0726, Philippines  
Swift Code: BNORPHMM  
Tel +63(2) 840 7000

[www.bdo.com.ph](http://www.bdo.com.ph)

**We find ways**

**CERTIFICATION OF QUALIFICATION OF INDEPENDENT DIRECTOR**

I, **TEODORO B. MONTECILLO**, Filipino, of legal age and a resident of 38 Derby St., White Plains, Quezon City, after having been duly sworn to in accordance with law do hereby declare that:

1. I am an independent director of BANCO DE ORO UNIBANK, INC. (BDO Unibank).
2. I am affiliated with the following companies or organizations:

<i>Company/Organization</i>	<i>Position/Relationship</i>	<i>Period of Service</i>
Citibank Savings Inc.	Independent Director	May 2005 – present
BDO Securities Corp.	Independent Director	July 2007 - present

3. I possess all the qualifications and none of the disqualifications to serve as an Independent Director of BDO Unibank, as provided for in Section 38 of the Securities Regulation Code and its Implementing Rules and Regulations.
4. I shall faithfully and diligently comply with my duties and responsibilities as independent director under the Securities Regulation Code.
5. I shall inform the Corporate Secretary of BDO Unibank of any changes in the abovementioned information within five (5) days from its occurrence.

Done this \_\_\_ day of June 2011, at Makati City, Philippines.

  
**TEODORO B. MONTECILLO**  
 Affiant

**JUN 03 2011**

SUBSCRIBED AND SWORN TO before me this \_\_\_ day of June, 2011, at Makati City, Philippines, affiant exhibited to me his Community Tax Certificate No. 20096671 issued on February 4, 2011 in Quezon City and Passport No. EB2171326 issued at Manila, Philippines, on March 31, 2011 with validity up to March 30, 2016.

NOTARY PUBLIC

*Mia Mary G. Sebastian*

**Atty. MIA MARY G. SEBASTIAN**

Appointment No. M-402

Notary Public until 31 December 2012

14/F BDO North Tower, BDO Corporate Center

7899 Makati Avenue, Makati City

Roll No. 10110

IBP No. 842063, Makati City

PTR No. 2642925, Makati City

MCLE Compliance No. 10110, 6/15/2009

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 Series of 2011.

CERTIFICATION OF QUALIFICATION OF INDEPENDENT DIRECTOR

I, **JIMMY T. TANG**, Filipino, of legal age and a resident of #5 Flame Tree Road, South Forbes Park, Makati City, after having been duly sworn to in accordance with law do hereby declare that:

- 1. I am an independent director of BANCO DE ORO UNIBANK, INC. (BDO Unibank).
- 2. I am affiliated with the following companies or organizations:

<i>Company/Organization</i>	<i>Position/Relationship</i>	<i>Period of Service</i>
Avesco Marketing Corp.	President & Owner	1948 – present

- 3. I possess all the qualifications and none of the disqualifications to serve as an Independent Director of BDO Unibank, as provided for in Section 38 of the Securities Regulation Code and its Implementing Rules and Regulations.
- 4. I shall faithfully and diligently comply with my duties and responsibilities as independent director under the Securities Regulation Code.
- 5. I shall inform the Corporate Secretary of BDO Unibank of any changes in the abovementioned information within five (5) days from its occurrence.


Done this \_\_\_ day of June 2011, at Makati City, Philippines.

  
**JIMMY T. TANG**  
 Affiant

SUBSCRIBED AND SWORN TO before me this JUN 06 2011 day of June, 2011, at Makati City, Philippines, affiant exhibited to me his Community Tax Certificate No. 15884182 issued on January 13, 2011 in Quezon City and Passport No. XX4860069 issued at Manila, Philippines, on October 29, 2009 with validity up to October 29, 2014.

NOTARY PUBLIC

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 Atty. MARICHELLE Q. GERARDO  
 Appointment No. M-441  
 Notary Public until 31 December 2012  
 14/F BDO North Tower BDO Corporate Center  
 7899 Makati Avenue, Makati City  
 Roll No. 45121  
 IBP No. 842066, 1/3/2011, Quezon City  
 PTR No. 2642926, 1/3/2011, Makati City  
 MCLE Compliance No. III – 0004698, 9/4/2009