



June 23, 2009

Ms. Janet A. Encarnacion  
Head, Disclosure Department  
The Philippine Stock Exchange, Inc.  
4<sup>th</sup> Flr., PSE Centre, Exchange Road  
Ortigas Center, Pasig 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,



MARIO D. RABANAL  
Assistant Corporate Secretary &  
Officer-In-Charge

Enc. as stated.

:disclosure-independentdir

**Banco De Oro**  
12 ADB Avenue, Ortigas Center  
Mandaluyong City 1550, Metro Manila, Philippines  
P.O. Box 132-80 Ortigas Post Office  
Swift Code: BNORPHMM  
Tel +63(2) 702 6000

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

We find ways

### COVER SHEET

SEC Registration Number: 3 4 0 0 1

BANCO DE ORO UNIBANK, INC.

(Company's Full Name)

12 ADB AVE., ORTIGAS CENTER

MANDALUYONG CITY

METRO MANILA

(Business Address: No. Street City/Town/Province)

MARIO D. RABANAL

(Contact Person)

840-7000/702-6000

(Company Telephone Number)

1 2 3 1

Month Day (Fiscal Year)

Certification of the Qualification of Independent Director (Form Type)

on every business day falling within forty-five (45) days after April 15 of each year as determined by the Board of Directors

(Annual Meeting)

N/A

(Secondary License Type, If Applicable)

Hon. Ma. Juanita E. Cueto

Dept. Requiring this Doc.

Amended Articles Number/Section

Amended Articles Number/Section

Total Amount of Borrowing

Domestic

Foreign

To be accomplished by SEC Personnel concerned

File Number

File Number

LCU

Document ID

Document ID

Cashier

STAMPS

Remarks: Please use BLACK ink for scanning purposes.

June 17, 2009

Hon. Ma. Juanita E. Cueto  
Commissioner  
Securities and Exchange Commission  
SEC Bldg., EDSA  
Greenhills, Mandaluyong City

Dear Commissioner Cueto:

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,

  
EDMUNDO L. TAN  
Corporate Secretary

Enc. as stated.

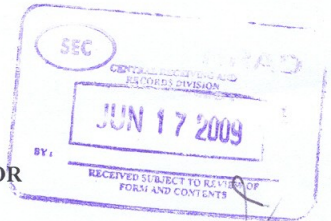
:disclosure-independentdir

**Banco De Oro**  
12 ADB Avenue, Ortigas Center  
Mandaluyong City 1550, Metro Manila, Philippines  
P.O. Box 132-80 Ortigas Post Office  
Swift Code: BNORPHMM  
Tel +63(2) 702 6000

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

We find ways

RECEIVING/FILE COPY



**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:

Company/Organization	Position/Relationship	Period of Service
Citibank Savings Inc.	Independent Director	May 2005 – present
BDO Securities Corp.	Independent Director	July 2007 - present
Philippine Dealing System Holdings Corp.	Independent Director	2004 – present
Philippine Dealing & Exchange Corp.	Independent Director	2004 – present
Philippine Depository & Trust Corp.	Independent Director	2004 – present
Philippine Securities & Settlement Corp.	Independent Director	2004 – present
PCD Nominee Corp.	Independent Director	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 JUN 03 2009 day of June 2009, at Makati City, Philippines.

*Teodoro B. Montecillo*  
**TEODORO B. MONTECILLO**  
Affiant

JUN 03 2009

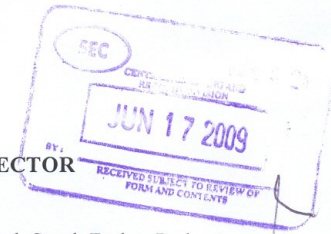
SUBSCRIBED AND SWORN TO before me this \_\_\_ day of June 2009, at Makati City, Philippines, affiant exhibited to me his Social Security System ID Number 03-0025142-3.

NOTARY PUBLIC

Doc. No. 214  
Page No. 44  
Book No. III  
Series of 2009.

:disclosure-independentdir

*Benjamin B. Mata*  
**BENJAMIN B. MATA**  
Notary Public  
Until Dec. 31, 2009  
PTR No. 0374713, Jan. 5, 2009  
IBP No. 067768, Jan. 5, 2009  
Roll No. 11106



**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 company/ies or organization/s:

Company/Organization	Position/Relationship	Period of Service
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 13 day of June 2009, at Makati City, Philippines.

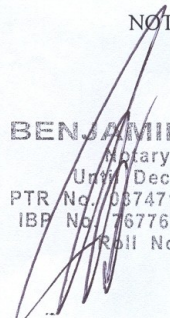
  
**JIMMY T. TANG**  
 Affiant

JUN 13 2009

SUBSCRIBED AND SWORN TO before me this \_\_\_ day of June 2009, at Makati City, Philippines, affiant exhibited to me his Social Security System ID Number 03-1211244-0.

NOTARY PUBLIC

Doc. No. 213  
Page No. 44  
Book No. 111  
Series of 2009.

  
**BENJAMIN B. MATA**  
 Notary Public  
 Until Dec. 31, 2009  
 PTR No. 0874713, Jan. 5, 2009  
 IBP No. 767768, Jan. 5, 2009  
 Roll No. 11106