

May 19, 2016



**ATTY. JUSTINA F. CALLANGAN**

Director

Corporate Finance Department

Securities and Exchange Commission

SEC Bldg., EDSA, Greenhills

Mandaluyong City

Dear Atty. Callangan:

In compliance with the requirements of Section 38 of the Securities Regulation Code (SRC), we respectfully submit herewith the Certification of Qualification of Mr. Dioscoro I. Ramos, Independent Director of BDO Unibank, Inc.

We trust the foregoing satisfactorily meets your requirements.

Very truly yours,

A handwritten signature in black ink, appearing to read "Edmundo E. Tan".

**EDMUNDO E. TAN**

Corporate Secretary

Encl.: as stated.

BDO Unibank, Inc.  
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)

**CERTIFICATION OF QUALIFICATION OF INDEPENDENT DIRECTOR**

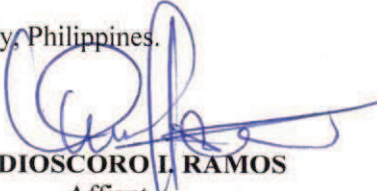
I, **DIOSCORO I. RAMOS**, Filipino, of legal age and a resident of Regalia Bay, House C23, 88 Wong Ma Kok Street, Stanley, Hong Kong, after having been duly sworn to in accordance with law do hereby declare that:

1. I am an independent director of BDO UNIBANK, INC.
2. I am affiliated with the following company/ies or organization/s:

| <i>Company/Organization</i> | <i>Position/Relationship</i> | <i>Period of Service</i> |
|-----------------------------|------------------------------|--------------------------|
| NONE                        |                              |                          |
|                             |                              |                          |
|                             |                              |                          |
|                             |                              |                          |
|                             |                              |                          |

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 22 day of APR 2016 2016, at Makati City, Philippines.

  
**DIOSCORO I. RAMOS**  
 Affiant

**22 APR 2016**

SUBSCRIBED AND SWORN TO before me this \_\_\_ day of \_\_\_\_\_, 2016, at Makati City, Philippines, affiant exhibited to me his Passport No. EB6359609 with validity up to September 16, 2017, issued at PCG Hong Kong.

NOTARY PUBLIC

  
**Atty. EARL CHARLES N. VILLARIN**  
 Notary Public for Makati City, Philippines  
 Until 31 December 2017  
 Appointment No. M-253  
 14/F North Tower, BDO Corporate Center  
 7899 Makati Avenue, Makati City  
 IBP Lifetime Member No. 07478, PPLM  
 PTR No. 5323672, 01/04/2016, Makati City  
 MCLE Compliance No. V-0013006, 12/08/15

Doc. No. 4  
 Page No. 3  
 Book No. 1  
 Series of 2016.