

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 Atty. Gilberto C. Teodoro, Jr., Independent Director of BDO Unibank, Inc.

We trust the foregoing satisfactorily meets your requirements.

Very truly yours,


EDMUNDO L. TAN
Corporate Secretary

Encl.: as stated.

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Makati City 0726, Philippines
Swift Code BNORPHMM
Tel +63(2) 840 7000

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CERTIFICATION OF QUALIFICATION OF INDEPENDENT DIRECTOR

I, **GILBERTO C. TEODORO JR.**, Filipino, of legal age and a resident of 18 Anahaw St., 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 BDO UNIBANK, INC.
2. I am affiliated with the following company/ies or organizations/s:

<i>Company/Organization</i>	<i>Position/Relationship</i>	<i>Period of Service</i>
Philippine Geothermal Production Co., Inc.	Director	2012 to present
Canlubang Sugar Estate	Director	1991 to present
Seawood Resources, Inc.	Senior Advisor	2013 to present
Deep Earth Drillers Holdings, Inc.	Chairman & President	Dec 2013 to present
Bernster Mining Exploration & Agro-Industrial Corp.	Director	2014 to present
Sagittarius Mines, Inc.	Chairman	Aug 2015 to present

3. I possess all the qualifications and none of the disqualifications to serve as 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 26th day of April 2016, at Makati City, Philippines.



GILBERTO C TEODORO, JR
Affiant

05 MAY 2016

SUBSCRIBED AND SWORN TO before me this ____ day of _____, 2016, at Makati City, Philippines, affiant exhibited to me his Community Tax Certificate No. 15273795 issued on March 4, 2016 at Makati City and Passport No. EB6724792 with validity up to November 9, 2017 issued at Manila, Philippines.

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NOTARY PUBLIC


Earl Charles N. Villarain
Notary Public for Makati City, Philippines
Until 31 December 2017
Appointment No. M-253
14/F North Tower, BDO Corporate Center
78 A 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