

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. Jones M. Castro, 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.

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)

We find ways®

**CERTIFICATION OF QUALIFICATION OF INDEPENDENT DIRECTOR**

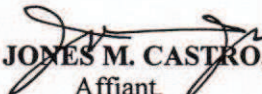
I, **JONES M. CASTRO, JR.**, Filipino and American, of legal age and a resident of 16D Phoenix Heights Condominium 40 H. Javier corner Danny Floro St. Brgy. Oranbo, Pasig City, after having been duly sworn to in accordance with law do hereby declare that:

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

<i>Company/Organization</i>	<i>Position/Relationship</i>	<i>Period of Service</i>
<i>Philippine SET Development Foundation</i>	<i>Exec Vice Chair / Trustee</i>	<i>July 2013 - Present</i>

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 24<sup>th</sup> day of APR, 2016, at Makati City, Philippines.

  
**JONES M. CASTRO, JR.**  
 Affiant  
 24 APR 2016

SUBSCRIBED AND SWORN TO before me this \_\_\_ day of \_\_\_\_\_, 2016, at Makati City, Philippines, affiant exhibited to me his Community Tax Certificate No. 15367289 issued on February 4, 2016, at Manila City and Passport No. EC4117927 with validity up to May 7, 2020, issued at PCG San Francisco.

  
 NOTARY PUBLIC

Doc. No. 11  
 Page No. 4  
 Book No. \  
 Series of 2016.

**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