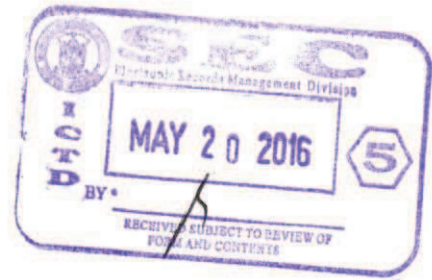


BDO

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. Jimmy T. Tang, 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

We find ways®

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 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>
Avesco Marketing Corp.	President	1964 – 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 **MAY 16 2016**, 2016, at Makati City, Philippines.


JIMMY T. TANG
 Affiant

SUBSCRIBED AND SWORN TO before me this day of **MAY 16 2016**, 2016, at Makati City, Philippines, affiant exhibited to me his Community Tax Certificate No. 17472461 issued on January 19, 2016, at Quezon City and Passport No. EB7952000 with validity up to April 22, 2018 issued at Manila, Philippines.

NOTARY PUBLIC


Atty. 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
 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

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 Series of 2016.

:disclosure-independentdir