

CERTIFICATION OF INDEPENDENT DIRECTOR

I, EMMANUEL Y. MENDOZA, Filipino, of legal age, and a resident of 149 Swallow Drive, Greenmeadows Subd., Quezon City, after having been sworn to in accordance with law, hereby depose and state that:

1. I am an independent director of the Philippine Bank of Communications (the "Bank");
2. I am affiliated with the following companies or organizations;


Company/Organization	Position/Relationship	Period of Service
1. Mendoza Querido & Co.	Managing Partner	10 years
2. MQ Agri Unlimited Inc.	President/Stockholder	4 years
3. Crossgate Holdings Inc.	Stockholder	2 years
4. Pacific Harbour Investment Holdings Phils. Inc.	Treasurer	4 years
5. Pinoyfoods Meat Products and Beverages Inc.	Stockholder	6 years
6. Two Delta Holdings Inc.	Treasurer	2 years

3. I possess all the qualifications and none of the disqualifications to serve as an Independent Director of the Bank as provided for in Section 38 of the Securities Regulations Code ("SRC") and its Implementing Rules and Regulations ("IRR");

4. I shall faithfully and diligently comply with my duties and responsibilities as an Independent Director under the SRC and its IRR; and


5. I shall inform the Corporate Secretary /Assistant Corporate Secretary of the Bank of any changes in the above-mentioned information within five (5) days from its occurrence.

Done this 22nd day of December 2014 at Makati City


EMMANUEL Y. MENDOZA
Affiant

SUBSCRIBED AND SWORN to before me this DEC 29 2014 at Makati City, affiant exhibiting to me his TIN ID No. 102-092-096.

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ATTY. RAMON A. CAPIO
NOTARY PUBLIC
UNTIL DECEMBER 31, 2014
ROLL NO. 27,172 TIN 100-918-897
MCLE NO. IV-0000370107 NO. 954268
CTR NO. 9829622 ISSUED ON JAN. 31, 2014 AT PASIG CITY