



PHILIPPINE SAVINGS BANK
Metrobank Group

January 29, 2015

JANET A. ENCARNACION
HEAD, DISCLOSURE DEPARTMENT
3F Philippine Stock Exchange Plaza
Ayala Triangle, Ayala Avenue
Makati City, Philippines 1226

Dear Madam,

We hereby submit the attached attendance of the directors of Philippine Savings Bank in Corporate Governance Seminars and the corresponding certification issued by our Corporate Secretary, Mr. Pocholo V. Dela Pena.

We hope that you will find everything in order.

Very truly yours,

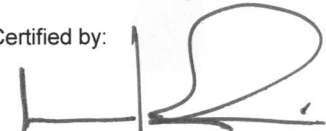
A handwritten signature in black ink, appearing to read 'Vic R. Cuna, Jr.'.

Vicente R. Cuna, Jr.
President

ATTENDANCE IN CORPORATE GOVERNANCE SEMINAR

	Directors	Date of Assumption into Office	Date of Seminar	Seminar Topic	Service Provider
1	Jose T. Pardo	4-May-07	November 12, 2014	Seminar on Corporate Governance	SGV & Co.
2	Arthur V. Ty	4-May-07	February 5, 2014	Distinguished Corporate Governance Speaker Seminar Series	The Institute of Corporate Directors
3	Vicente R. Cuna, Jr.	19-Apr-13	February 5, 2014	Distinguished Corporate Governance Speaker Seminar Series	The Institute of Corporate Directors
4	Margaret Ty Cham	4-May-07	November 21, 2014	Seminar on Corporate Governance	SGV & Co.
5	Ma. Theresa G. Barretto	4-May-07	November 27, 2014	Orientation Course on Corporate Governance	The Institute of Corporate Directors
6	Samson C. Lim	29-Apr-08	November 27, 2014	Orientation Course on Corporate Governance	The Institute of Corporate Directors
7	Amelia B. Cabal	28-Apr-14	June 6, 2014	Seminar on Corporate Governance	SGV & Co.
8	Jeanne Frances T. Chua	19-Apr-13	November 27, 2014	Orientation Course on Corporate Governance	The Institute of Corporate Directors
9	Benedicto Jose R. Arcinas	27-Apr-12	August 15, 2014	Seminar on Corporate Governance	SGV & Co.

Certified by:



POCHOLO V. DELA PEÑA
Corporate Secretary

PHILIPPINE SAVINGS BANK

777 Paseo de Roxas Ave., corner Sedeño St., Makati City

CERTIFICATION

I, **POCHOLO V. DELA PEÑA**, of legal age, Filipino citizen, married, with office address at Metrobank Plaza, Sen. Gil J. Puyat Avenue, Makati City, under oath state that:

1. I am the Corporate Secretary of Philippine Savings, Bank, Inc. (the "Bank"), a banking institution duly organized and existing under and in accordance with the laws of the Philippines, with principal office at the PSBank Center, Paseo de Roxas corner Sedeno Street, Makati City.
2. I have monitored the Bank's compliance with the rules and regulations of the Securities and Exchange Commission, the Philippine Stock Exchange and the Bangko Sentral ng Pilipinas on corporate governance.
3. The members of the Board of Directors of the Bank have been duly certified to have attended the seminar on corporate governance.
4. The Bank has also complied with the appropriate performance self-rating assessment and performance evaluation system to determine and measure its compliance with the Manual on Corporate Governance.
5. In fine, the Bank is compliant with the leading practices and principles on corporate governance.

Makati City, January 28, 2015.




POCHOLO V. DELA PEÑA
Corporate Secretary

REPUBLIC OF THE PHILIPPINES)
CITY OF MAKATI) S.S.

JAN 28 2015

SUBSCRIBED AND SWORN TO before me, this day of JAN 28 2015 at MAKATI CITY, affiant exhibiting to me his Passport No. XX0634260 issued at Department of Foreign Affairs, Manila on March 15, 2010.

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Series of 2015.


ATTY. ROMEO S. SASANGYA, JR.
Notary Public
NOTARY PUBLIC FOR MAKATI CITY
APPOINTMENT NO. M-13 UNTIL DECEMBER 31, 2016
UNIT 236 CITYLAND CONDO. 8, NO. 98 G. PUYAT MAKATI CITY
MCLE COMPLIANCE NO. V-0003774, SEPT. 25 '14
IBP NO. 975893, 10/21/14 MAKATI CITY
PTR NO. 4748523/01/05/15/MAKATI CITY
IBP ROLL NO. 45164