



Republic of the Philippines
DEPARTMENT OF FINANCE
SECURITIES AND EXCHANGE COMMISSION
Univ. Ave., Juna Subd.. Matina City
Davao Extension Office, Davao City

CERTIFICATE OF AUTHORITY

No. 415

KNOW ALL PERSONS BY THESE PRESENTS:

THIS IS TO CERTIFY that the Securities and Exchange Commission has duly authorized

UNITYCREDIT INC.

to operate as a Financing Company in accordance with the Financing Companies Act of 1996 (Republic Act No, 8550) a its implementing rules and regulations, and subject to the representations and commitments set forth in its applicatioa for a Sertificate of Authority,

Its principal office is at Unit 2A-1 Anda Corporate Center, Anda corner Magailanes Street, Davao City.

415 signed on Sept. 05, 2003.

IN WITNESS WHEREOF, I have set my hand and caused the seal of this Commission to be affixed to this Certificate at Davao Extension Affice, Juna. Subd. Matina. Davao City, Philippines, this. 10th day of April, Two Thousand

By Authority of the Commission:



Katrina Jamilla B. POCO-ESTARES
ATTY. KATRINA-JAMILLA B. (POCO-ESTARES)
Officer-in-Charge, SEC-DEO