

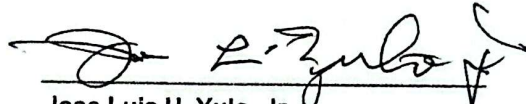
CERTIFICATION

The undersigned certify that the responses and explanations set forth in the above Company's Annual Corporate Governance Report are true, complete and correct of our own personal knowledge and/or based on authentic records.


Signed in the City of Makati on the 9th of June 2026



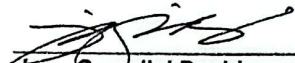
Corazon G. Camañag
 Chairman of the Board



Jose Luis U. Yulo, Jr.
 President/Director



Kristina Angela Thelmo-Nakayama
 Corporate Secretary/Treasurer



Jose Gamaliel David
 Director



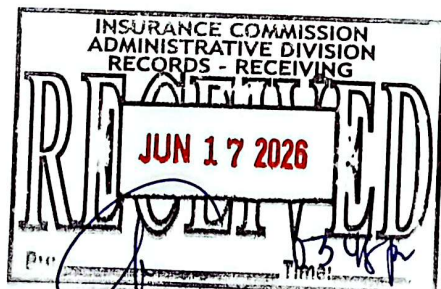
Bernard A. Thelmo
 Acting compliance Officer/VP Business
 Development Marketing

SUBSCRIBED AND SWORN to before me this 16 JUN 2026 day of June, 2026, by the following who are all personally known to me (or whom I have identified through competent evidence of identity) and who exhibited to me their respective identification document as follows:


NAME	ID No.	Date/Place Issued
1. Corazon G. Camañag	SR ID 5109	10/18/05 Muntinlupa City
2. Jose Luis U. Yulo, Jr.	UMID CRN-0111-048959-3	
3. Kristina Angela Thelmo-Nakayama	TIN 296-333-020	
4. Jose Gamaliel David	TIN 161-579-703	
5. Bernard A. Thelmo		

NOTARY PUBLIC

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 Series of 2026.



Enrico D. Cleofas
 Administrative Division
 Receiving Section


ATTY. RAYMOND A. RAMOS
 COMMISSION NO. M-229
 NOTARY PUBLIC FOR MAKATI CITY
 UNTIL DECEMBER 31, 2026
 2364 ANGONO STREET
 BARANGAY POBLACION 1210, MAKATI CITY
 SC Roll No. 62179/04-26-2013
 IBP NO. 536461/01-05-2026/Pasig City
 PTR NO. MKT 10754120/01-05-2026/Makati City