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November 26, 2020

SECURITIES AND EXCHANGE COMMISSION SEC Head Office PICC Building Roxas Boulevard, Pasay City

Attention:

Corporate Finance Department

Re:

Corporate Governance Seminar

Gentlemen:

1. ARTHUR M. LOPEZ

15. BYOUNG HYUN SUH 16. ERWIN BRYAN S.K ANAPI

In compliance with the SEC Memorandum Circular No. 20 Series of 2013, we submit the attached 2020 certificate of completion of the following directors and officers:

2.	KENNETH T. GATCHALIAN	Vice C
3.	ELVIRA A. TING	Presid
4.	RICHARD L. RICARDO	Corpo
5.	ARSENIO A. ALFILER JR.	Corpo
6.	MARIEL L. FRANCISCO	Assist
7.	JOCELYN A. VALLE	Corpo
	Head	
8.	GLENN GERALD D. PANTIG	Chief
9.	DEE HUA T. GATCHALIAN	Direct
10	. JAMES B. PALIT-ANG	Direct
11	. ARTHUR R. PONSARAN	Direct
12	. RUBEN D. TORRES	Indepe
13	. RENATO C. FRANCISCO	Indepe
14	. SERGIO R. ORTIZ-LUIS, JR.	Indepe

Chairman / Director
Vice Chairman / Director
President / CEO / Director
Corporate Treasurer/Director
Corporate Secretary
Assistant Corporate Secretary
Corporate Compliance Officer/Finance

Chief Operating Officer
Director
Director
Independent Director

JOCPLYN A. VALLE
Corporate Compliance Officer



awards this

CERTIFICATE OF COMPLETION

to

Arthur M. Lopez

for having completed the webinar on

CORPORATE GOVERNANCE

held on 18 November 2020



awards this

CERTIFICATE OF COMPLETION

to

Kenneth T. Gatchalian

for having completed the webinar on

CORPORATE GOVERNANCE

held on 18 November 2020

Benjamin I. Espiritu, Ph.D



awards this

CERTIFICATE OF COMPLETION

to

Elvira A. Ting

for having completed the webinar on

CORPORATE GOVERNANCE

held on 18 November 2020

Benjamin I. Espiritu, Ph.D.



awards this

CERTIFICATE OF COMPLETION

to

Richard L. Ricardo

for having completed the webinar on

CORPORATE GOVERNANCE

held on 18 November 2020



awards this

CERTIFICATE OF COMPLETION

to

Atty. Arsenio A. Alfiler, Jr.

for having completed the webinar on

CORPORATE GOVERNANCE

held on 18 November 2020

Benjamin I. Espiritu, Ph.D.

Presiden^{*}



awards this

CERTIFICATE OF COMPLETION

to

Atty. Mariel L. Francisco

for having completed the webinar on

CORPORATE GOVERNANCE

held on 19 November 2020



awards this

CERTIFICATE OF COMPLETION

to

Jocelyn A. Valle

for having completed the webinar on

CORPORATE GOVERNANCE

held on 18 November 2020

Benjamin I. Espiritu, Ph.D.



awards this

CERTIFICATE OF COMPLETION

to

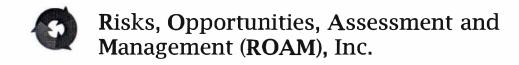
Glenn Gerald D. Pantig

for having completed the webinar on

CORPORATE GOVERNANCE

held on 18 November 2020

Benjamin I. Espiritu, Ph.D.



awards this

CERTIFICATE OF COMPLETION

to

Dee Hua T. Gatchalian

for having completed the webinar on

CORPORATE GOVERNANCE

held on 18 November 2020



awards this

CERTIFICATE OF COMPLETION

to

James B. Palit-Ang

for having completed the webinar on

CORPORATE GOVERNANCE

held on 18 November 2020



CENTER FOR TRAINING AND DEVELOPMENT, INC.

This

Certificate of Attendance

is presented to

Arthur R. Ponsaran

for participating in the seminar on

"2020 Annual Corporate Governance Seminar: Stay Updated in New Normal"

> Held on October 28, 2020 Via Zoom Webinar

ANGELO D. BERNALDO



awards this

CERTIFICATE OF COMPLETION

to

Ruben D. Torres

for having completed the webinar on

CORPORATE GOVERNANCE

held on 18 November 2020



awards this

CERTIFICATE OF COMPLETION

to

Justice Renato C. Francisco

for having completed the webinar on

CORPORATE GOVERNANCE

held on 18 November 2020



awards this

CERTIFICATE OF COMPLETION

to

Sergio R. Ortiz-Luis, Jr.

for having completed the webinar on

CORPORATE GOVERNANCE

held on 25 September 2020

Benjamin I. Espiritu, Ph.D.



awards this

CERTIFICATE OF COMPLETION

to

Byoung Hyun Suh

for having completed the webinar on

CORPORATE GOVERNANCE

held on 18 November 2020

Benjamin I. Espiritu, Ph.D.



awards this

CERTIFICATE OF COMPLETION

to

Erwin Bryan Kanapi

for having completed the webinar on

CORPORATE GOVERNANCE

held on 18 November 2020

Benjamin I. Espiritu, Ph.D.