



QUALITY.
OUR DISTINCTION.
OUR COMMITMENT.

November 18, 2025

SECURITIES AND EXCHANGE COMMISSION
SEC Headquarter, 7907 Makati Avenue, Salcedo Village,
Brgy. Bel-air, Makati City

Attention : Corporate Finance Department
Re: **Corporate Governance Seminar**

Gentlemen:

In compliance with SEC Memorandum Circular No. 20, Series of 2013, we submit the attached 2025 Certificates of Completion for the following directors and officers:

- | | |
|------------------------------|--|
| 1. ARTHUR M. LOPEZ | Chairman / Director |
| 2. HANNIEL T. NGO | Vice Chairman / Director |
| 3. ELVIRA A. TING | President / CEO / Director |
| 4. RICHARD L. RICARDO | Treasurer/Investor Relation officer/Director |
| 5. DEE HUA T. GATCHALIAN | Director |
| 6. ARTHUR R. PONSARAN | Director |
| 7. RUBEN D. TORRES | Director |
| 8. SERGIO R. ORTIZ-LUIS, JR. | Director |
| 9. JOSAIAS T. DELA CRUZ | Independent Director |
| 10. RENATO C. FRANCISCO | Independent Director |
| 11. ROBERTO D. DE VENECIA | Independent Director |
| 12. AMANDO J. PONSARAN JR. | Corporate Secretary |
| 13. CHRISTINE P. VALENZUELA | Assistant Corporate Secretary |
| 14. JOCELYN A. VALLE | Compliance Officer/Chief Audit Executive |
| 15. GLENN GERALD D. PANTIG | Chief Operation Officer |
| 16. ERWIN BRYAN S. KANAPI | Chief Risk Officer /Corporate Legal Counsel /
Data Protection Officer and Compliance for AMLC |

Very truly yours,

Philippine Estates Corporation

By:



JOCELYN A. VALLE
Corporate Compliance Officer



Risks, Opportunities, Assessment and
Management (ROAM), Inc.

awards this

CERTIFICATE OF COMPLETION

to

Arthur M. Lopez

for having completed the seminar on

CORPORATE GOVERNANCE

held through a Zoom Meeting on 12 November 2025

Benjamin I. Espiritu, Ph.D.
President



Risks, Opportunities, Assessment and
Management (ROAM), Inc.

awards this

CERTIFICATE OF COMPLETION

to

Hannel T. Ngo

for having completed the seminar on

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Benjamin I. Espiritu, Ph.D.
President



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CERTIFICATE OF COMPLETION

to

Elvira A. Ting

for having completed the seminar on

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President



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Richard L. Ricardo

for having completed the seminar on

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President



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Dee Hua T. Gatchalian

for having completed the seminar on

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President



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CERTIFICATE OF COMPLETION

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Atty. Arthur R. Ponsaran

for having completed the seminar on

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President



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CERTIFICATE OF COMPLETION

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Atty. Ruben D. Torres

for having completed the seminar on

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President



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CERTIFICATE OF COMPLETION

to

Sergio R. Ortiz-Luis, Jr.

for having completed the seminar on

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President



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CERTIFICATE OF COMPLETION

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Josaias T. Dela Cruz

for having completed the seminar on

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President



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Atty. Renato C. Francisco

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President



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CERTIFICATE OF COMPLETION

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Roberto D. De Venecia

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President



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CERTIFICATE OF COMPLETION

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Amando J. Ponsaran, Jr.

for having completed the seminar on

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CERTIFICATE OF COMPLETION

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Atty. Christine P. Valenzuela

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CERTIFICATE OF COMPLETION

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Jocelyn A. Valle

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CERTIFICATE OF COMPLETION

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Glenn Gerald Pantig

for having completed the seminar on

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CERTIFICATE OF COMPLETION

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Atty. Erwin Bryan S. Kanapi

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