SECURITIES AND EXCHANGE COMMISSION
SEC Building, EDSA, Greenhills
City of Mandaluyong, Metro Manila

COMPANY REG. NO. PW-661

CERTIFICATE OF FILING OF AMENDED BY-LAWS

KNOW ALL PERSONS BY THESE PRESENTS:

This is to certify that the Amended By-Laws of

HOME CREDIT MUTUAL BUILDING AND LOAN ASSOCIATION, INC.

copy annexed, adopted on June 26, 2014 and September 25, 2014 by majority vote of the Board of Directors and on December 11, 2014 by the vote of the stockholders owning or representing at least two-thirds of the outstanding capital stock, and certified under oath by the Corporate Secretary and majority of the said Board was approved by the Commission on this date pursuant to the provisions of Section 48 of the Corporation Code of the Philippines Batas Pambansa Blg. 68, approved on May 1, 1980, and copies thereof are filed with the Commission.

IN WITNESS WHEREOF, I have set my hand and caused the seal of this Commission to be affixed to this Certificate at Mandaluyong City, Metro Manila, Philippines, this 18th day of February, Twenty Fifteen.

FERDINAND B. SALES
Director
Company Registration and Monitoring Department

JS/nelly

Date: 9-12-2016 Time: 1:57:35 PM
www.sec.gov.ph User Name: 3secexpress

DEPARTMENT OF FINANCE
SECURITIES & EXCHANGE COMMISSION
SEC Building, EDSA, Greenhills
City of Mandaluyong, 1554

PAYMENT ASSESSMENT FORM

No. 02042015-146644

DATE	RESPONSIBILITY CENTER (DEPARTMENT)
02/04/2015	CRMD

PAYOR: HOME CREDIT MUTUAL BLDG AND LOAN ASSN INC ALABANG

NATURE OF COLLECTION	ACCOUNT CODE	AMOUNT
LRF (A0823)	131	20.00
AMENDED ARTICLES	606	500.00
AMENDED BY LAWS	606	500.00
TOTAL AMOUNT TO BE PAID		Php 1,020.00

Assessed by:
JENNY

ORN 1230721 Feb 4, 2015 09:50AM SEC No: null
OBrbtan PHP 1,020.00**********

Machine Validation:

ABL 20150205-84

Date: 9-12-2016 Time: 1:57:38 PM

www.sec.gov.ph User Name: 3secexpressd

3/7/2015 8::

CERTIFIED TRUE COPY
Page 2 of 14 pages
Attested by: W. FRANCISCO Date Issued: JAN 12 2016

COVER SHEET

COMPANY REGISTRATION AND MONITORING DEPARTMENT/ CORPORATE GOVERNANCE AND FINANCE DEPARTMENT

Nature of Application: **Amendment of AOI & BL**

SEC Registration Number: PW-661

Former Company Name: HOME CREDIT MUTUAL BUILDING AND LOAN ASSOCIATION

AMENDED TO:

New Company Name: HOME CREDIT MUTUAL BUILDING AND LOAN ASSOCIATION

Principal Office (No./Street/Barangay/City/Town/Province): LEVEL 26, TOWER 1, INSULAR LIFE CORPORATE CENTRE, INSULAR LIFE DRIVE FILINVEST ALABANG MUNTINLUP

COMPANY INFORMATION

Company's Email Address	Company's Telephone Number	Company's Facsimile Number/s
N/A	771-1190	771-1161

Name of Contact Person	Email Address	Telephone Number/s	Facsimile Number/s
Ronnie B. Alcantara	rbalcantara@iitc-ph.com	771-1190	771-1161

Contact Person's Address: 26F Insular Life Corporate Centre, Insular Life Drive, Filinvest, Alabang, Muntinlupa

---

To be accomplished by CRMD Personnel

Assigned Processor	Date	Signature
Ms. Ancco	1/5	
Mr. Subido	7-4 SM	

Document I.ID

Received by Corporate Filing and Records Division (CFRD) Date: 9-12-2016 Time: 1:57:39 PM

Forwarded to:

- [ ] Corporate and Partnership Registration Division
- [ ] Green Lane Unit
- [ ] Financial Analysis and Audit Division
- [ ] Licensing unit
- [ ] Compliance Monitoring Division

www.sec.gov.ph User Name: 3secexpressc

CERTIFIED TRUE COPY 4
3 of 14 pages
by: W. FRANCISCO Date Issued: DEC 1 2 2016

AMENDED

BY-LAWS

OF

HOMECREDIT MUTUAL BUILDING AND LOAN ASSOCIATION

ARTICLE I

OFFICE

The principal office of HomeCredit Mutual Building And Loan Association, Inc. shall be at Metro Manila, Philippines. The principal office of HomeCredit Mutual Building and Loan Association, Inc. shall be at Level 26, Tower 1, Insular Life Corporate Centre, Insular Life Drive, Filinvest Corporate City, Alabang, Muntinlupa City, Metro Manila, Philippines.

(As amended at the Board of Directors' and Special Stockholders' meetings held on 26 June and 11 December 2014, respectively.)

ARTICLE II

STOCKHOLDERS

1. Stockholders. The stockholders of the Association are the persons who have subscribed to and hold one or more shares of stock issued by the Association in accordance with the Articles of Incorporation, these By-Laws and the rules of the Association.

2. Subscription. Subscription to the shares of stock of the Association shall be effected by filing the appropriate application, approval of the same in accordance with the Articles of Incorporation, these By-laws and rules of the Association, execution of a subscription agreement, and payment, in installment or in full, of the membership fee and the face value of the subscription amount.

3. Membership Dues. Membership dues are regular, periodic payments to be made to the Association, in such amounts as may be fixed by the Board of Directors, on the shares issued to the holder.

Payment by a shareholder of dues on a share shall commence from the time to issue and shall continue until the share, by such payment of dues and by earnings, reaches or equals its par value, or otherwise until the share is withdrawn, cancelled or forfeited.

ARTICLE III

SHARES AND CERTIFICATES

Date: 9-12-2016 Time: 1:57:40 PM

The shares of stock of the Association shall consist of Common shares and Preferred shares, with such rights, privileges, restrictions and features as are stated in the Articles of Incorporation. Such rights, privileges, restrictions and features shall be noted on the certificate of membership to be issued by the Association.

www.sec.gov.ph User Name: 3secexpressdc

CERTIFIED TRUE COPY 4
4 of 14 pages
By: W. FRANCISCO Date Issued: DEC 2016

ARTICLE IV

STOCKHOLDERS' MEETINGS

1. Annual/Special Meetings. The annual meeting of the stockholders entitled to vote shall be held on the fourth Thursday of April of each year at the principal office of the Association. Special meetings of [such stockholders'] may be called at the principal office of the Association at any time, be resolution of the majority of the Board of Directors or by order of the Chairman, or upon written request of at least [twenty (20) voting members.]

(As amended at the Board of Directors' and Special Stockholders' meetings held on 25 September and 11 December 2014, respectively.)

2. Place of Meeting. Stockholders' meetings shall be held at the principal office of the Association or at any place designated by the Board of Directors in the city or municipality where the principal office of the Association is located.

(As amended at the Board of Directors' and Special Stockholders' meetings held on 25 September and 11 December 2014, respectively.)

3. Notice of Meeting. Written notice of every annual or special meeting of the [voting] stockholders shall be mailed or otherwise delivered to each stockholder at his latest address on record with the Association at least fourteen (14) days prior to the date set for such meeting, and if for a special meeting, such notice shall state the object of objects of the same.

4. Quorom. The presence at any meeting of the Association, either in person or by proxy, of the owners of two-thirds (2/3) of the total outstanding Common stock shall constitute a quorum, and the majority of such quorum shall decide any question that may come before the meeting, except in those matters where the law requires the affirmative vote of a greater proportion.

5. Voting. At all meetings of the Association, each stockholder shall be entitled to one vote for every Common share of stock subscribed. Stockholders holding Common shares may vote at all meetings in person or by proxy duly given in writing and duly presented to the Secretary for inspection and recording at or prior to the opening of a meeting.

6. Order of Business. The order of business at the annual meeting and as far as possible, at all meetings of the stockholders' shall be as follows:

1. Calling the roll
2. Secretary's proof of due notice of the meeting.
3. Reading and approval of the minutes of previous meeting
4. Reports of officers
5. Election of Directors
6. Unfinished business
7. New business
8. Adjournment

Date: 9-12-2016 Time: 1:57:41 PM

www.sec.gov.ph User Name: 3secexpressd

CERTIFIED TRUE COPY 4
5 of 14 pages
[illegible] FRANCISCO Date [illegible]

ARTICLE V

DIRECTORS

1. Composition: Election. The business and assets of the Association shall be managed by a Board of Directors consisting of eleven (11) members, who shall be elected annually by and from among the stockholders holding Common shares for a term of one (1) year, and shall serve until their successors shall have been elected and qualified. Any vacancy arising from any cause other than by removal, expiration of term or increase in the number of directors may be filled by the remaining members of the Board, if still constituting a quorum, by a majority vote, and the director or directors so chosen shall serve for the unexpired term.

2. Regular/Special Meetings. The Board shall meet at least once every quarter, Special meetings of the Board may be held upon call by the Chairman of the Board, the Vice-chairman or the President.

3. Place of Meetings. The regular meetings of the Board of Directors shall be held at the principal office of the Association or at such other place as may be designated from time to time by the Board of Directors. Special meetings of the Board of Directors shall be held at the principal office of the Association or at such other place as may be designated in the call.

4. Notice of Meeting. Written notices of both regular and special meetings shall be sent by the Secretary to each member of the Board at least five (5) days before any such meeting, and notices of meetings shall state the object and purpose thereof.

5. Quorom and Voting. The quorum for a meeting of the Board of Directors shall consist of a majority of the number of directors stated in the Articles of Incorporation. No corporate act shall be taken without the affirmative vote of at least a majority of the quorum.

6. Per Diem; Compensation. Directors' fees, if any shall be payable after the end of each fiscal year upon the recommendation of the Board of Directors and subject to the approval of the stockholders. In addition to director fees, if any, the directors shall be entitled to a reasonable allowance for attendance at Board and committee meetings and to reimbursement for all direct and reasonable out-of-pocket expenses incurred in the performance of their duties; provided however, that the yearly compensation of directors, as such directors, shall not exceed ten (10) percent of the net income before tax of the Association during the preceding year, provided, further, that nothing herein contained shall be construed to preclude any director from serving in any other capacity and receiving compensation thereof. The Board shall fix the compensation and other remuneration of any director who serves in any other official capacity or performs executive function or any special service to the Association.

7. Directors' Indemnification. The Association shall, to the fullest extent permitted by law, indemnify and hold each director harmless against all losses, expenses and damages sustained by him in connection with or as a result of any legal action brought against him (including the cost of defense thereof) on account of his being a director of the Association, or any act undertaken by him for and in behalf of the Association, provided that the directors conduct or act giving rise to such legal action was undertaken in good faith and on the reasonable belief that it was in the best interest of the Association.

www.sec.gov.ph User Name: 3secexpressdc

ARTICLE VI

CERTIFIED TRUE COPY 4
page
Date Issued

OPERATING COMMITTEES

1. Executive Committee.

(a) Composition – An Executive Committee (the "Excom") composed of five (5) members shall be part of the permanent organization of the Association. Membership in the Excom is limited to directors of the Association.

(b) Excom Chairmanship. The Chairman of the Board shall be the Chairman of the Excom.

(As amended at the Board of Directors' and Special Stockholders' meetings held on 25 September and 11 December 2014, respectively.)

(c) Functions of the Excom. The Excom shall have the following functions and responsibilities:

(i) to review and approve all operating policies and procedures of the Association, including any amendment that may from time to time be proposed;

(ii) to monitor and review the monthly performance of the Association; and

(iii) generally, to act on all management matters which may, by law, be delegated to it by the Board of Directors.

(d) Quorum. The quorum for a meeting of the Excom shall be three (3) members. Approval of any management proposal taken up by the Excom shall require the unanimous vote of all members present. All acts of the Excom shall be submitted to the Board at its next meeting for ratification.

(e) Excom Meeting. The Excom meetings shall be held every month, except during the month in which there is a Board meeting or whenever called by the Chairman.

(f) Notice of Meeting. Notice of any Excom meeting shall be given at least three (3) days prior to any such meeting.

2. Audit Committee.

(a) An Audit Committee to be composed of three (3) members shall be organized by the Association.

Date: 9-12-2016 Time: 1:57:43 PM

(b) Audit Committee Chairmanship. The Chairman of the Audit Committee shall be a member of the Board of Directors

(c) Functions of the Audit Committee. The Audit Committee shall perform the following functions:

www.sec.gov.ph User Name: 3secexpressdc

CERTIFIED TRUE COPY
7 of 14 pages

(i) to review compliance by management of the Association with all operating policies, procedures and guidelines;

(ii) to supervise both internal and external audits of the Association, including the review and approval of the audited financial statements of the Association; and

(iii) to review compliance with laws, rules and regulations promulgated by all governmental institutions and entities having supervisory and/or regulatory authority over the Association and its operations.

(d) Audit Committee Meetings. The Audit Committee shall meet at least twice a year and whenever necessary. Special meetings may be called by the Chairman. All findings of the Audit Committee shall be submitted to the Board of Directors for its information and/or ratification. The Board of Directors shall initiate the necessary corrective measures if the Audit Committee should submit adverse findings.

ARTICLE VII

OFFICERS

1. Officers. The officers of the Association shall be a Chairman of the Board, a President, a Vice-President, a Secretary, a Treasurer, [an Auditor], an Accountant, and such other officers as may be designated by the Board of Directors from time to time. [The Chairman of the Board, the President, and the Vice-President shall be elected by the Board of Directors from among themselves. The Board of Directors shall appoint the other officers who may or may not be members of the Board.]

2. Chairman of the Board. The Chairman of the Board shall preside at all meetings of the Board and of the stockholders, and shall have such other duties as may be assigned to him by the Board.

3. President. The President shall have general supervision of the affairs of the Association; shall sign or countersign all contracts and other instruments of the Association; shall make reports to the Directors and members; shall see to it that the policies, resolutions and orders of the Board of Directors are duly executed and carried out, shall exercise all the functions and perform all the duties of the Chairman of the Board in the absence or disability of the latter and shall perform all such other duties as are incident to his office or are properly required of him by the Board of Directors.

(As amended at the Board of Directors' and Special Stockholders' meetings held on 25 September and 11 December 2014, respectively.)

Date: 9-12-2016 Time: 1:57:44 PM

4. Vice-President. The Vice-President shall exercise all the functions and perform all the duties of the President in the absence or disability of the latter and shall perform such other duties as are incident to his office or are properly required of him by the Board of Directors.

www.sec.gov.ph User Name: 3secexpressdc

CERTIFIED TRUE COPY
8 of 14 pages
by: W. FRANCISCO Date Issued: DEC 2 2016

5. Secretary. The Secretary, who shall be a citizen and resident of the Philippines, shall issue notices of all meetings upon order of the Chairman of the Board; shall prepare and keep the minutes; shall have charge of the corporate books, except books of accounts. shall sign instruments as shall require his signature; and shall make such reports and perform such other duties as are incident to his office or are properly required of him by the Board of Directors.

6. Treasurer. The Treasurer shall have the custody of all money, securities and property of the Association which comes into his possession. He shall , as far as practicable, deposit the money of the Association in such banks as may be designated from time to time by the Board of Directrs, subject to withdrawal therefrom only upon checks or written demands of the Association which have been signed by the President or Vice-President and countersigned by said Treasurer. He shall perform all other duties incident to his office and all that are properly required of him by the Board of Directors.

7. Accountant. The Accountant shall keep regular books of accounts where the financial transaction of the Association shall be entered.

8. [Auditor. The Auditor shall make a general audit of the books and other records of the Association at least once a year and at such times as the Board of Directors may decide. He shall render a report of his audit to the Board of Directors.]

ARTICLE VIII

LOAN AND CREDIT POLICIES

The Board of Directors shall adopt such rules and policies, create and empower implementing committees or bodies, as it may deem fit, on loans and other forms of assistance to the stockholders, particularly for housing, subject to and in accordance with pertinent laws and regulations.

Loans not secured by unencumbered real estate shall be granted only as short-or medium-term loans and shall have such maturity dates as may be determined by the Board of Directors. Loans on the security of unencumbered real estates, for the purpose of building, acquiring or repairing residential houses, and/or for the purchase of land on which to build such houses may also be granted as long-term loans with maturity dates not exceeding twenty-five (25) years or such longer periods as may correspond with the period(s) in any suitable lending program(s) of the government of private institutions. (As amended at the Board of Directors' and the stockholders' meetings held on March 25, 1998 and June 24, 1998, respectively.)

Date: 9-12-2016 Time: 1:57:45 PM

Whenever a borrowing stockholders shall be three (3) months in arrears in the payment of his dues on stock or in the interest or premium or installments of premium on any loan extended by the Association, the whole loan shall become due and payable and the Association may proceed by action to enforce collection upon the securities held by the Association.

3 months to declare due

www.sec.gov.ph User Name: 3secexpressd

CERTIFIED TRUE COPY
Page 9 of 14 pages
Signed by: W. FRANCISCO Date Issued: DEC 12 2016

Republic of the Philippines
SECURITIES and EXCHANGE COMMISSION

I hereby certify that [a] this is a true copy of the document stored in the SEC i-View facility to which proper security measures were employed to ensure data integrity, consisting of Fourteen (14) page(s); and [b] at all material times the SEC i-View Facility was operating in a manner that did not affect the integrity of the electronic document.

Home Credit Mutual Building and Loan Assn., Inc.

Verified by: IVY JUDALYN FRANCISCO Fees Php 150 paid under O.R. No.: 15 2096 Dated DEC 12 2016

Romeo B. Camano
SEC PSRU Specialist II
Electronic Records Management Division
Information and Communications Technology Department

BUWIS DE RENTAS INTERNAS DSJ2016 03132897 15 PISO DOKUMENTARO 15 PISO

ARTICLE IX

CORPORATE SEAL

The corporate seal of the Association shall be determined by the Board of Directors, which may change the same from time to time.

ARTICLE X

FISCAL YEAR

The fiscal year of the Association shall commence on January 1 of each year and close on the 31st day of December of the same year.

ARTICLE XI

PROFITS AND DIVIDENDS

The Board of Directors shall determine that net income on all the business transacted by the Association for each fiscal year, and subject to the provision of the Articles on Incorporation on dividends, and the reserve requirements under the laws, apportion the same among the outstanding shares of capital stock on the basis of the amount actually paid-in by the stockholders for such shares. The Board of Directors shall likewise have the power to declare and pay dividends out of the annual income of the Association in such amounts and at such times as the Board may determine.

ARTICLE XII

AMENDMENT

These by-laws may be amended, repealed or a new one adopted by the affirmative vote of the majority of the Board of Directors and by the affirmative vote of the stockholders holding at least a majority of the outstanding capital stock at a regular or special meeting called for the purpose. However, stockholders holding at least 2/3 of the outstanding capital stock may delegate to the Board of Directors the power to amend, repeal, or adopt new by-laws in accordance with law.

These by-laws were re-adopted, amended and approved unanimously in the general special stockholders' meeting held on January 27, 1948.

Date: 8/12/2026 Time: 1:57:46 PM

www.sec.gov.ph User Name: 3secexpressdo

CERTIFIED TRUE COPY
No. 10 of 14 pages
Date Issued

FEB 04 2015
RECEIVED BY:

DIRECTORS' CERTIFICATE

1. WE, the undersigned Directors and the Corporate Secretary of **HOMECREDIT MUTUAL BUILDING & LOAN ASSOCIATION**, do hereby certify that the amended Articles of Incorporation and amended By-Laws were amended by a unanimous vote of the directors at a meeting held on 26 June 2014 and an affirmative vote of the stockholders owning or representing at least two-thirds of the outstanding capital stock at a meeting held on 11 December 2014 both at the 12th Floor, Insular Life Building, 6781 Ayala Avenue, Makati City.

The amended provision of the Amended Articles of Incorporation refers to the principal office found on ARTICLE 3, to wit:

> **"THIRD:** The place where the principal office of the Corporation is to be established is in Metro Manila, Philippines, without prejudice to open branches and agencies in any province of the Philippines. Starting 11 December 2014, the principal office of the Corporation is Level 26, Tower 1, Insular Life Corporate Centre, Insular Life Drive, Filinvest Corporate City, Alabang, Muntinlupa City, Metro Manila, Philippines."

The amended provision of the Amended By-Laws refers to the principal office found on ARTICLE I, to wit:

> **"ARTICLE I**
> **OFFICES**
>
> The principal office of HomeCredit Mutual Building and Loan Association, Inc. shall be at Level 26, Tower 1, Insular Life Corporate Centre, Insular Life Drive, Filinvest Corporate City, Alabang, Muntinlupa City, Metro Manila, Philippines."

2. We likewise certify that the amended Articles of Incorporation and amended By-Laws were also amended by a unanimous vote of the directors at a meeting held on 25 September 2014 and an affirmative vote of the stockholders owning or representing at least two-thirds of the outstanding capital stock at a meeting held on 11 December 2014 both at the 12th Floor, Insular Life Building, 6781 Ayala Avenue, Makati City.

The amended provision of the Amended Articles of Incorporation refers to the number of directors found on ARTICLE 7, to wit:

Date: 9-12-2016 Time: 1:57:49 PM

www.sec.gov.ph User Name: 3secexpressd

CERTIFIED TRUE COPY
11 of 14 pages
SAN FRANCISCO Date Issued DEC 12 2014

"SEVENTH: That the capital stock of the Corporation shall be TWO BILLION FOUR HUNDRED MILLION PESOS (P2,400,000,000.00, divided into FOUR MILLION (4,000,000) Common shares and EIGHT MILLION (8,000,000) Preferred shares, each with a par value of P200.00 per share.

The common shares and preferred shares shall have the rights, privileges, restrictions and features as hereunder described:

xxx

(b) Preferred shares shall consist of four (4) types, Serial Preferred "A" shares, Serial Preferred "A-1" shares, Serial Preferred "B", shares and Serial Preferred "C" shares.

(i) Serial Preferred "A" shares shall bear a cumulative dividend per annum at the rate as may be determined by the Board of Directors payable quarterly before any dividends are paid to the Common shares, but shall not participate in any further dividends declared by the Corporation.

xxx

(ii) Serial Preferred "B" shares shall be payable in regular periodic dues or installments in such amounts to be determined by the Board of Directors and once fully paid shall entitle the holder thereof, to the following rights and privileges, provided that he is determined by the Corporation to be creditworthy and otherwise qualified in accordance with its rules and regulations: (a) obtainment of a mortgage loan from the Corporation; (b) interest discount entitlements as may be granted by the Corporation which may be applied against interest due on his future loans from the Corporation and/or dividends, payable quarterly at a rate as may be determined by the Board of Directors; and (c) priority in the availment of housing loans.

xxx

Preferred shares which are forfeited by the Corporation, surrendered by the stockholders or have reached its mature value and subsequently redeemed by the Corporation, shall not be considered retired and may be re-issued by it."

The amended provision of the Amended By-Laws refers to the Stockholders' Meetings found on Article IV, on Operating Committees found on Article VI and on Officers found on Article VII on Officers, , to wit:

Date: 9-12-2016 Time: 1:57:50 PM

User Name: 3secexpressd

www.sec.gov.ph

CERTIFIED TRUE COPY 4 2016
4 of 4 pages
M. FRANCISCO Date Issued

"ARTICLE IV

STOCKHOLDERS' MEETINGS

1. Annual/Special Meetings. The annual meeting of the stockholders entitled to vote shall be held on the fourth Thursday of April of each year at the principal office of the Association. Special meetings of [such stockholders'] may be called at the principal office of the Corporation at any time, be resolution of the majority of the Board of Directors or by order of the Chairman, or upon written request of at least [twenty (20) voting members.]

2. Place of Meeting. Stockholders' meetings shall be held at the principal office of the Association or or at any place designated by the Board of Directors in the city or municipality where the principal office of the Association is located."

"ARTICLE VI

OPERATING COMMITTEES

1. Executive Committee.

xxx

(b) Excom Chairmanship. The Chairman of the Board shall be the Chairman of the Excom."

"ARTICLE VII

OFFICERS

xxx

3. President. The President shall have general supervision of the affairs of the Association; shall sign or countersign all contracts and other instruments of the Association; shall make reports to the Directors and members; shall see to it that the policies, resolutions and orders of the Board of Directors are duly executed and carried out, shall exercise all the functions and perform all the duties of the Chairman of the Board in the absence or disability of the latter and shall perform all such other duties as are incident to his office or are properly required of him by the Board of Directors."

Date: 9-12-2016 Time: 1:57:51 PM

User Name: 3secexpressd

www.sec.gov.ph

CERTIFIED TRUE COPY

11 of 11 pages

Date Issued

IN WITNESS WHEREOF, we have executed this certificate this ____ day of DEC 16 2014 2014, in Muntinlupa City.

VICENTE R. AYLLÓN
Chairman of the Board
TIN: 123-034-938

MAYO JOSE B. ONGSINGCO
Vice Chairman
TIN: 110-183-667

RONNIE B. ALCANTARA
TIN: 123-034-920

JESUS ALFONSO G. HOFILEÑA
TIN: 129-544-526

MONA LISA B. DELA CRUZ
TIN: 123-035-114

RAMON C. CABRERA
TIN: 123-035-001

SANTIAGO F. DUMLAO, JR.
TIN: 100-348-941

ANTONIO H. OZAETA
TIN: 106-196-339

RENATO S. DE JESUS
Corporate Secretary
TIN: 123-039-100
DEC 16 2014

SUBSCRIBED AND SWORN to before me this ____ day of _____ 2014 at Muntinlupa City, Philippines, affiant exhibiting to me the following:

Name	TIN
Vicente R. Ayllón	123-034-938
Mayo Jose B. Ongsingco	110-183-667
Jesus Alfonso G. Hofileña	129-544-526
Ronnie B. Alcantara	123-034-920
Mona Lisa B. Dela Cruz	123-035-114
Santiago F. Dumlao, Jr.	100-348-941
Ramon C. Cabrera	123-035-001
Antonio H. Ozaeta	106-196-339
Renato S. de Jesus	123-039-100

Doc. No. 7
Page No. 3
Book No. VII
Series of 2014.

JACQUELINE I. CABALES-DE JESUS
Notary Public (until 31 December 2015)
Commission No. 14-038
Roll of Attorney No. 51274
[illegible] 943342 / 26 Nov 2013 / Makati
[illegible] 1467841 / 02 Jan 2014 / Muntinlupa
[illegible] Corporate Insular Drive, Filinvest, Alabang

Date: 9-12-2016 Time: 2:52 PM
www.sec.gov.ph User Name: 3secexpressd

CERTIFIED TRUE COPY
14 of 14 pages
ATTY. FRANCISCO Date Issued: DEC 22 2016