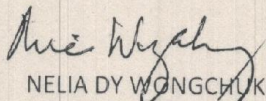


CERTIFICATION

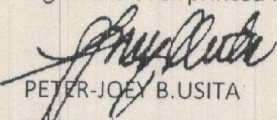
The undersigned certify that the responses and explanations set forth in the above Company's Annual Corporate Governance Report are true, complete and correct of our own personal knowledge and/or based on authentic records.

Signed in the City of Makati, on the 21th day of July 2021.


NELIA DY WONGCHUKING

CHAIRMAN OF THE BOARD

Signature over printed name


PETER-JOY B. USITA

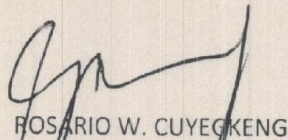
CORPORATE SECRETARY

Signature over printed name


JOSE Z. CLEMENTE

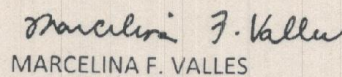
INDEPENDENT DIRECTOR

Signature over printed name


ROSARIO W. CUYEGKENG

PRESIDENT/CEO

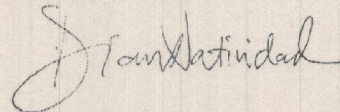
Signature over printed name


MARCELINA F. VALLES

CORPORATE GOVERNANCE

COMPLIANCE OFFICER

Signature over printed name


DIANNA LYNNE S. BAYSAC-NATIVIDAD

INDEPENDENT DIRECTOR


INDEPENDENT DIRECTOR

Signature over printed name

SUBSCRIBE AND SWORN to before me this 21th day of July, 2021, 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.	NELIA D. WONGCHUKING	OSCA No. 12507	Oct. 5, 2006/Makati
2.	ROSARIO W. CUYEGKENG	SSS# 03-1990620-6	
3.	PETER-JOY B. USITA	SSS# 34-0176828-1	
4.	MARCELINA F. VALLES	OSCA No. 120231	Oct. 18, 2018
5.	JOSE Z. CLEMENTE	OSCA No. 62149	Sept. 12, 2012/Makati
6.	DIANNA LYNNE S. BAYSAC-NATIVIDAD	Passport #P3032499B	Sep 12, 2019/ DFA Manila

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ATTY. RODRIGO S. DE REAL, JR.
Notary Public Makati 2021-2022
Apt. No. M-10 IBP No. 128417 09/08/2020
Roll No. 49763 MCLE No. VI-0016864
PTR No. 9708302 Mla. 11/17/2020