

ANNUAL CORPORATE GOVERNANCE REPORT

EnsureMePh Insurance Broker, Inc.

1. For the fiscal year ended: 2025
2. Certificate Authority Number: SEC Registration Number CS200700986/ IC License No IB-48-2025-R
3. Country: Philippines
4. Address of principal office: 3rd Floor A&L Building, E Lopez Street, Brgy. San Vicente, Jaro, Iloilo City, 5000
5. Telephone No: 033 329 07 29
6. Website: www.insuranceko.ph
7. Former Name: MicroEnsure Insurance Brokers Philippines, Inc.

ANNUAL CORPORATE GOVERNANCE REPORT

	COMPLIANT/ NON- COMPLIANT	ADDITIONAL INFORMATION	EXPLANATION
The Board's Governance Responsibilities			
Principle 1: The company should be headed by a competent, working board to foster the long- term success of the corporation, and to sustain its competitiveness and profitability in a manner consistent with its corporate objectives and the long- term best interests of its shareholders and other stakeholders.			
Recommendation 1.1			
1. Board is composed of directors with collective working knowledge, experience or expertise that is relevant to the company's industry/sector.	Compliant		
2. Board has an appropriate mix of competence and expertise.	Compliant		
3. Directors remain qualified for their positions individually and collectively to enable them to fulfill their roles and responsibilities and respond to the needs of the organization.	Compliant		
Recommendation 1.2			
1. Board is composed of a majority of non-executive directors.	Compliant		
Recommendation 1.3			
1. Company provides in its Board Charter and Manual on Corporate Governance a policy on training of directors.	N/A	SEC MC No. 16, Series of 2016 (for publicly listed companies) is not applicable	
2. Company has an orientation program for first time directors.	Compliant		Board of Directors are not first-time directors.
3. Company has relevant annual continuing training for all directors.	Compliant		
Recommendation 1.4			
1. Board has a policy on board diversity.	Compliant	BOD are composed of both male and female.	
Recommendation 1.5			
1. Board is assisted by a Corporate Secretary.	Compliant		
2. Corporate Secretary is a separate individual from the Compliance Officer.	Compliant		
3. Corporate Secretary is not a member of the Board of Directors.	Compliant		
4. Corporate Secretary attends training/s on corporate governance.	Compliant	Corporate Secretary is a licensed lawyer.	
Recommendation 1.6			
1. Board is assisted by a Compliance Officer.	Compliant	Compliance Officer is a member of both Management Committee and Executive Committee.	
2. Compliance Officer has a rank of Senior Vice President or an equivalent position with adequate stature and authority in the corporation.	Compliant		
3. Compliance Officer is not a member of the board.	Compliant		
4. Compliance Officer attends training/s on corporate governance.	Compliant	Completed Corporate Governance Course/Seminar conducted by	

		Insurance Institute for Asia and the Pacific, Inc. dated July 20, 2022. Completed the Corporate Training Conducted last May 2021 by Institute of Corporate Directors.	
Principle 2: The fiduciary roles, responsibilities and accountabilities of the Board as provided under the law, the company's articles and by-laws, and other legal pronouncements and guidelines should be clearly made known to all directors as well as to stockholders and other stakeholders.			
Recommendation 2.1			
1. Directors act on a fully informed basis, in good faith, with due diligence and care, and in the best interest of the company.	Compliant	Available in the company website	
Recommendation 2.2			
1. Board oversees the development, review and approval of the company's business objectives and strategy.	Compliant	1. Has a quarterly BOD meeting for management reports that includes corporation's status, financial statements, strategies and actions items for BOD approval.	
2. Board oversees and monitors the implementation of the company's business objectives and strategy.	Compliant		
Supplement to Recommendation 2.2			
1. Board has a clearly defined and updated vision, mission and core values.	Compliant		
2. Board has a strategy execution process that facilitates effective management performance and is attuned to the company's business environment, and culture.	Compliant		
Recommendation 2.3			
1. Board is headed by a competent and qualified Chairperson.	Compliant		
Recommendation 2.4			
1. Board ensures and adopts an effective succession planning program for directors, key officers and management.	Compliant		
2. Board adopts a policy on the retirement for directors and key officers.	Compliant		
Recommendation 2.5			
1. Board aligns the remuneration of key officers and board members with long-term interests of the company.	Compliant	Based in the Corporate by laws	
2. Board adopts a policy specifying the relationship between remuneration and performance.	Compliant		

3. Directors do not participate in discussions or deliberations involving his/her own remuneration.	Compliant		
Recommendation 2.6			
1. Board has a formal and transparent board nomination and election policy.	Compliant	Minutes of Stockholders and Board of Directors' Meetings Based in the Corporate by laws	
2. Board nomination and election policy is disclosed in the company's Manual on Corporate Governance.	Compliant		
3. Board nomination and election policy includes how the company accepted nominations from minority shareholders.	Compliant		
4. Board nomination and election policy includes how the board shortlists candidates.	Compliant		
5. Board nomination and election policy includes an assessment of the effectiveness of the Board's processes in the nomination, election or replacement of a director.	Compliant		
6. Board has a process for identifying the quality of directors that is aligned with the strategic direction of the company.	Compliant		
Recommendation 2.7			
1. Board has overall responsibility in ensuring that there is a group-wide policy and system governing related party transactions (RPTs) and other unusual or infrequently occurring transactions.	N/A	SEC MC No. 16, Series of 2016 (for publicly listed companies) is not applicable SEC MC No. 16, Series of 2016 (for publicly listed companies) is not applicable SEC MC No. 16, Series of 2016 (for publicly listed companies) is not applicable	
2. RPT policy includes appropriate review and approval of material RPTs, which guarantee fairness and transparency of the transactions.	N/A		
3. RPT policy encompasses all entities within the group, taking into account their size, structure, risk profile and complexity of operations.	N/A		
Recommendation 2.8			

1. Board is primarily responsible for approving the selection of Management led by the Chief Executive Officer (CEO) and the heads of the other control functions (Chief Risk Officer, Chief Compliance Officer and Chief Audit Executive).	Compliant	Based on the Corporate by laws	
2. Board is primarily responsible for assessing the performance of Management led by the Chief Executive Officer (CEO) and the heads of the other control functions (Chief Risk Officer, Chief Compliance Officer and Chief Audit Executive).	Compliant		
Recommendation 2.9			
1. Board establishes an effective performance management framework that ensures that Management's performance is at par with the standards set by the Board and Senior Management.	Compliant	(Quarterly business reports and updates which includes company's performance especially target vs actual performance)	
2. Board establishes an effective performance management framework that ensures that personnel's performance is at par with the standards set by the Board and Senior Management.	Compliant		
Recommendation 2.10			
1. Board oversees that an appropriate internal control system is in place.	Compliant		
2. The internal control system includes a mechanism for monitoring and managing potential conflict of interest of the Management, members and shareholders.	Compliant		
3. Board approves the Internal Audit Charter.	Compliant		
Recommendation 2.11			
1. Board oversees that the company has in place a sound enterprise risk management (ERM) framework to effectively identify, monitor, assess and manage key business risks.	Compliant	Business Continuity Plan, Money Laundering and Terrorist Financing Program and Data privacy Program	
2. The risk management framework guides the board in identifying units/business lines and enterprise-level risk exposures, as well as the effectiveness of risk management strategies.	Compliant		
Recommendation 2.12			
1. Board has a Board Charter that formalizes and clearly states its roles, responsibilities and accountabilities in carrying out its fiduciary role.	Compliant	Based on the Corporation's by laws	
2. Board Charter serves as a guide to the directors in the performance of their functions.	Compliant		Different structure

3. Board Charter is publicly available and posted on the company's website.	Compliant		
Principle 3: Board committees should be set up to the extent possible to support the effective performance of the Board's functions, particularly with respect to audit, risk management, related party transactions, and other key corporate governance concerns, such as nomination and remuneration. The composition, functions and responsibilities of all committees established should be contained in a publicly available Committee Charter.			
Recommendation 3.1			
1. Board establishes board committees that focus on specific board functions to aid in the optimal performance of its roles and responsibilities.	Compliant		
Recommendation 3.2			
1. Board establishes an Audit Committee to enhance its oversight capability over the company's financial reporting, internal control system, internal and external audit processes, and compliance with applicable laws and regulations.	Compliant		Different structure. No audit committee but BOD approves the appointment and removal of company's external auditor during BOD meeting.
2. Audit Committee is composed of at least three appropriately qualified non-executive directors, the majority of whom, including the Chairman is independent.	Compliant		Different structure
3. All the members of the committee have relevant background, knowledge, skills, and/or experience in the areas of accounting, auditing and finance.	Compliant		
4. The Chairman of the Audit Committee is not the Chairman of the Board or of any other committee.	Compliant		
Recommendation 3.3			
1. Board establishes a Corporate Governance Committee tasked to assist the Board in the performance of its corporate governance responsibilities, including the functions that were formerly assigned to a Nomination and Remuneration Committee.	Compliant		No Corporate Committee but with compliance team to assist the board concerning compliance of corporate governance.
2. Corporate Governance Committee is composed of at least three members, all of whom should be independent directors.	Compliant		
3. Chairman of the Corporate Governance Committee is an independent director.	Not applicable		Different structure
Recommendation 3.4			
1. Board establishes a separate Board Risk Oversight Committee (BROC) that should be responsible for the oversight of a company's Enterprise Risk Management system to ensure its functionality and effectiveness.	N/A		No Corporate Committee but with compliance team to assist the board concerning compliance of corporate governance.
2. BROC is composed of at least three members, the majority of whom should be independent directors, including the Chairman.	N/A		Different structure

3. The Chairman of the BROC is not the Chairman of the Board or of any other committee.	N/A		Different structure
4. At least one member of the BROC has relevant thorough knowledge and experience on risk and risk management.	N/A		Different structure
Recommendation 3.5			
1. Board establishes a Related Party Transactions (RPT) Committee, which is tasked with reviewing all material related party transactions of the company.	N/A	SEC MC No. 16, Series of 2016 (for publicly listed companies) is not applicable	
2. RPT Committee is composed of at least three non-executive directors, two of whom should be independent, including the Chairman.	N/A	SEC MC No. 16, Series of 2016 (for publicly listed companies) is not applicable	
Recommendation 3.6			
1. All established committees have a Committee Charter stating in plain terms their respective purposes, memberships, structures, operations, reporting process, resources, and other relevant information.	N/A	SEC MC No. 16, Series of 2016 (for publicly listed companies) is not applicable	Different structure
2. Committee Charters provide standards for evaluating the performance of the Committees.	N/A		Different structure
		SEC MC No. 16, Series of 2016 (for publicly listed companies) is not applicable	SEC MC No. 16, Series of 2016 (for publicly listed companies) is not applicable
3. Committee Charters were fully disclosed on the company's website.	N/A	SEC MC No. 16, Series of 2016 (for publicly listed companies) is not applicable	Different structure
Principle 4: To show full commitment to the company, the directors should devote the time and attention necessary to properly and effectively perform their duties and responsibilities, including sufficient time to be familiar with the corporation's business.			
Recommendation 4.1			
1. The Directors attend and actively participate in all meetings of the Board, Committees and shareholders in person or through tele-/videoconferencing conducted in accordance with the rules and regulations of the Commission.	Compliant		
2. The directors review meeting materials for all Board and Committee meetings.	Compliant		
3. The directors ask the necessary questions or seek clarifications and explanations during the Board and Committee meetings.	Compliant		
Recommendation 4.2			
1. Non-executive directors concurrently serve in a maximum of five publicly-listed companies to ensure that they have sufficient time to fully prepare for	N/A	SEC MC No. 16, Series of 2016 (for publicly listed	

minutes, challenge Management’s proposals/views, and oversee the long-term strategy of the company.		companies) is not applicable	
Recommendation 4.3			
1. The directors notify the company’s board before accepting a directorship in another company.	N/A	SEC MC No. 16, Series of 2016 (for publicly listed companies) is not applicable	
Principle 5: The board should endeavor to exercise an objective and independent judgment on all corporate affairs			
Recommendation 5.1			
1. The Board has at least 3 independent directors or such number as to constitute one-third of the board, whichever is higher.	N/A		The company has no independent director.
Recommendation 5.2			
1. The independent directors possess all the qualifications and none of the disqualifications to hold the positions.	N/A		The company has no independent director.
Recommendation 5.3			
1. The independent directors serve for a cumulative term of nine years (reckoned from 2012).	N/A		The company has no independent director.
2. The company bars an independent director from serving in such capacity after the term limit of nine years.	N/A		The company has no independent director.
3. In the instance that the company retains an independent director in the same capacity after nine years, the board provides meritorious justification and seeks shareholders’ approval during the annual shareholders’ meeting.	N/A		The company has no independent director.
Recommendation 5.4			
1. The positions of Chairman of the Board and Chief Executive Officer are held by separate individuals.	Compliant		
2. The Chairman of the Board and Chief Executive Officer have clearly defined responsibilities.	Compliant	Identify the relationship of Chairman and CEO. (based on the By-laws BOD duties)	
Recommendation 5.5			
1. If the Chairman of the Board is not an independent director, the board designates a lead director among the independent directors.	Compliant	The Chairman is not an independent director.	The company has no independent director.
Recommendation 5.6			
1. Directors with material interest in a transaction affecting the corporation abstain from taking part in the deliberations on the transaction.	N/A	SEC MC No. 16, Series of 2016 (for publicly listed companies) is not applicable	
Recommendation 5.7			
1. The non-executive directors (NEDs) have separate periodic meetings with the external auditor and	N/A	SEC MC No. 16, Series of 2016 (for	

heads of the internal audit, compliance and risk functions, without any executive present.		publicly listed companies) is not applicable	
2. The meetings are chaired by the lead independent director.	N/A		The company has no independent director.

Principle 6: The best measure of the Board's effectiveness is through an assessment process. The Board should regularly carry out evaluations to appraise its performance as a body, and assess whether it possesses the right mix of backgrounds and competencies.

Recommendation 6.1

1. Board conducts an annual self-assessment of its performance as a whole.	N/A	SEC MC No. 16, Series of 2016 (for publicly listed companies) is not applicable	
2. The Chairman conducts a self-assessment of his performance.	N/A		
3. The individual members conduct a self-assessment of their performance.	N/A		
4. Each committee conducts a self-assessment of its performance.	N/A		
5. Every three years, the assessments are supported by an external facilitator.	N/A	SEC MC No. 16, Series of 2016 (for publicly listed companies) is not applicable	

Recommendation 6.2

1. Board has in place a system that provides, at the minimum, criteria and process to determine the performance of the Board, individual directors and committees.	Compliant		.
2. The system allows for a feedback mechanism from the shareholders.	Compliant		.

Principle 7: Members of the Board are duty-bound to apply high ethical standards, taking into account the interests of all stakeholders.

Recommendation 7.1

1. Board adopts a Code of Business Conduct and Ethics, which provide standards for professional and ethical behavior, as well as articulate acceptable and unacceptable conduct and practices in internal and external dealings of the company.	Compliant	Corporate by laws	
2. The Code is properly disseminated to the Board, senior management and employees.	Compliant		
3. The Code is disclosed and made available to the public through the company website.	Compliant		

Recommendation 7.2

1. Board ensures the proper and efficient implementation and monitoring of compliance with the Code of Business Conduct and Ethics.	Compliant		
2. Board ensures the proper and efficient implementation and monitoring of compliance with company internal policies.	Compliant		

Disclosure and Transparency

Principle 8: The company should establish corporate disclosure policies and procedures that are practical and in accordance with best practices and regulatory expectations.

Recommendation 8.1			
1. Board establishes corporate disclosure policies and procedures to ensure a comprehensive, accurate, reliable and timely report to shareholders and other stakeholders that gives a fair and complete picture of a company's financial condition, results and business operations.	Compliant	Availability of Annual Financial Statement. AFS were also submitted to SEC and IC respectively.	
Recommendation 8.3			
1. Board fully discloses all relevant and material information on individual board members to evaluate their experience and qualifications, and assess any potential conflicts of interest that might affect their judgment.	Compliant		
2. Board fully discloses all relevant and material information on key executives to evaluate their experience and qualifications, and assess any potential conflicts of interest that might affect their judgment.	Compliant		
Recommendation 8.4			
1. Company provides a clear disclosure of its policies and procedure for setting Board remuneration, including the level and mix of the same.	Compliant	Corporate by laws	
2. Company provides a clear disclosure of its policies and procedure for setting executive remuneration, including the level and mix of the same.	Compliant		
3. Company discloses the remuneration on an individual basis, including termination and retirement provisions.	Compliant		
Recommendation 8.5			
1. Company discloses its policies governing Related Party Transactions (RPTs) and other unusual or infrequently occurring transactions in their Manual on Corporate Governance.	N/A	SEC MC No. 16, Series of 2016 (for publicly listed companies) is not applicable	Different Structure
2. Company discloses material or significant RPTs reviewed and approved during the year.	N/A	SEC MC No. 16, Series of 2016 (for publicly listed companies) is not applicable	Different Structure
Recommendation 8.7			
1. Company's corporate governance policies, programs and procedures are contained in its Manual on Corporate Governance (MCG).	Compliant		There is no Corporate Governance Manual yet however the company has code of conduct and compliant with regulations; and updated and compliant with the regulators' circulars and issuances.
2. Company's MCG is posted on its company website.			

Principle 9: The company should establish standards for the appropriate selection of an external auditor, and exercise effective oversight of the same to strengthen the external auditor's independence and enhance audit quality.			
Recommendation 9.1			
1. Audit Committee has a robust process for approving and recommending the appointment, reappointment, removal, and fees of the external auditors.	Compliant		
2. The appointment, reappointment, removal, and fees of the external auditor is recommended by the Audit Committee, approved by the Board and ratified by the shareholders.	Compliant	External auditors are screened and selected by the Board of Directors based on their submitted portfolios.	Different structure
3. For removal of the external auditor, the reasons for removal or change are disclosed to the regulators and the public through the company website and required disclosures.	N/A		Different structure
Recommendation 9.2			
1. Audit Committee Charter includes the Audit Committee's responsibility on: <ul style="list-style-type: none"> i. assessing the integrity and independence of external auditors; ii. exercising effective oversight to review and monitor the external auditor's independence and objectivity; and iii. exercising effective oversight to review and monitor the effectiveness of the audit process, taking into consideration relevant Philippine professional and regulatory requirements. 	Compliant	The Board of Directors act the selection committee.	Different structure.
2. Audit Committee Charter contains the Committee's responsibility on reviewing and monitoring the external auditor's suitability and effectiveness on an annual basis.	N/A		Different structure
Recommendation 9.3			
1. Company discloses the nature of non-audit services performed by its external auditor in the Annual Report to deal with the potential conflict of interest.	N/A	Disclose the nature of non-audit services performed by the external auditor, if any.	
2. Audit Committee stays alert for any potential conflict of interest situations, given the guidelines or policies on non-audit services, which could be viewed as impairing the external auditor's objectivity.	N/A		

Principle 10: The company should ensure that the material and reportable non-financial and sustainability issues are disclosed.			
Recommendation 10.1			
1. Board has a clear and focused policy on the disclosure of non-financial information, with emphasis on the management of economic, environmental, social and governance (EESG) issues of its business, which underpin sustainability.	Compliant	Based in the corporate by laws	
2. Company adopts a globally recognized standard/framework in reporting sustainability and non-financial issues.	Compliant		
Principle 11: The company should maintain a comprehensive and cost-efficient communication channel for disseminating relevant information. This channel is crucial for informed decision-making by investors, stakeholders and other interested users.			
Recommendation 11.1			
1. The Company should have a website to ensure a comprehensive, cost efficient, transparent, and timely manner of disseminating relevant information to the public.	Compliant		
Internal Control System and Risk Management Framework			
Principle 12: To ensure the integrity, transparency and proper governance in the conduct of its affairs, the company should have a strong and effective internal control system and enterprise risk management framework.			
Recommendation 12.1			
1. Company has an adequate and effective internal control system in the conduct of its business.	Compliant		
2. Company has an adequate and effective enterprise risk management framework in the conduct of its business.	Compliant	The company has its Business Continuity Plan.	
Recommendation 12.2			
1. Company has in place an independent internal audit function that provides an independent and objective assurance, and consulting services designed to add value and improve the company's operations.	N/A		Different structure; no independent audit
Recommendation 12.3			
1. Company has a qualified Chief Audit Executive (CAE) appointed by the Board.	N/A		Different structure, The company has no Chief Audit Executive.
2. CAE oversees and is responsible for the internal audit activity of the organization, including that portion that is outsourced to a third party service provider.	N/A		Different structure
3. In case of a fully outsourced internal audit activity, a qualified independent executive or senior management personnel is assigned the responsibility for managing the fully outsourced internal audit activity.	N/A		Different structure
Recommendation 12.4			

1. Company has a separate risk management function to identify, assess and monitor key risk exposures.	Compliant		
Supplement to Recommendation 12.4			
1. Company seeks external technical support in risk management when such competence is not available internally.	Compliant		
Recommendation 12.5			
1. In managing the company's Risk Management System, the company has a Chief Risk Officer (CRO), who is the ultimate champion of Enterprise Risk Management (ERM).	N/A		Different structure.
2. CRO has adequate authority, stature, resources and support to fulfill his/her responsibilities.	N/A		Different structure
Cultivating a Synergic Relationship with Shareholders			
Principle 13: The company should treat all shareholders fairly and equitably, and also recognize, protect and facilitate the exercise of their rights.			
Recommendation 13.1			
1. Board ensures that basic shareholder rights are disclosed in the Manual on Corporate Governance.	Compliant		There is no Corporate Governance Manual yet however the company has code of conduct and compliant with regulations; and updated and compliant with the regulators' circulars and issuances.
2. Board ensures that basic shareholder rights are disclosed on the company's website.	Compliant	Based in the corporate by laws	
Recommendation 13.2			
1. Board encourages active shareholder participation by sending the Notice of Annual and Special Shareholders' Meeting with sufficient and relevant information at least 28 days before the meeting.	Compliant		
Recommendation 13.3			
1. Board encourages active shareholder participation by making the result of the votes taken during the most recent Annual or Special Shareholders' Meeting publicly available the next working day.	Compliant		
2. Minutes of the Annual and Special Shareholders' Meetings were available on the company website within five business days from the end of the meeting.	Non-compliant		
Recommendation 13.4			
1. Board has an alternative dispute mechanism to resolve intra-corporate disputes in an amicable and effective manner.	N/A	SEC MC No. 16, Series of 2016 (for publicly listed companies) is not applicable	
2. The alternative dispute mechanism is included in the company's Manual on Corporate Governance.	N/A	SEC MC No. 16, Series of 2016 (for publicly listed	

		companies) is not applicable	
Duties to Stakeholders			
Principle 14: The rights of stakeholders established by law, by contractual relations and through voluntary commitments must be respected. Where stakeholders' rights and/or interests are at stake, stakeholders should have the opportunity to obtain prompt effective redress for the violation of their rights.			
Recommendation 14.1			
1. Board identifies the company's various stakeholders and promotes cooperation between them and the company in creating wealth, growth and sustainability.	Compliant		
Recommendation 14.2			
1. Board establishes clear policies and programs to provide a mechanism on the fair treatment and protection of stakeholders.	Compliant		
Recommendation 14.3			
1. Board adopts a transparent framework and process that allow stakeholders to communicate with the company and to obtain redress for the violation of their rights.	Compliant		
Principle 15: A mechanism for employee participation should be developed to create a symbiotic environment, realize the company's goals and participate in its corporate governance processes.			
Recommendation 15.1			
1. Board establishes policies, programs and procedures that encourage employees to actively participate in the realization of the company's goals and in its governance.	Compliant		
Supplement to Recommendation 15.1			
1. Company has a reward/compensation policy that accounts for the performance of the company beyond short-term financial measures.	Compliant		
2. Company has policies and practices on health, safety and welfare of its employees.	Compliant		
3. Company has policies and practices on training and development of its employees.	Compliant		
Recommendation 15.2			
1. Board sets the tone and makes a stand against corrupt practices by adopting an anti-corruption policy and program in its Code of Conduct.	Compliant		
2. Board disseminates the policy and program to employees across the organization through trainings to embed them in the company's culture.	Compliant		
Recommendation 15.3			

1. Board establishes a suitable framework for whistleblowing that allows employees to freely communicate their concerns about illegal or unethical practices, without fear of retaliation	Compliant		
2. Board establishes a suitable framework for whistleblowing that allows employees to have direct access to an independent member of the Board or a unit created to handle whistleblowing concerns.	Compliant		
3. Board supervises and ensures the enforcement of the whistleblowing framework.	Compliant		

Principle 16: The company should be socially responsible in all its dealings with the communities where it operates. It should ensure that its interactions serve its environment and stakeholders in a positive and progressive manner that is fully supportive of its comprehensive and balanced development.


Recommendation 16.1

1. Company recognizes and places importance on the interdependence between business and society, and promotes a mutually beneficial relationship that allows the company to grow its business, while contributing to the advancement of the society where it operates.	Compliant		
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CERTIFICATION

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

Signed in the City of _____ on the 28 MAY 2026 of 2026.


ATTY. PABLO NAVA III
Chairman of the Board


ANGEL DE LEON JR.
President



ATTY. ROMA JOY JORDAN
Corporate Secretary


MA. RITA SOLAS
Compliance Officer

SUBSCRIBED AND SWORN TO before me this 28 MAY 2026, at _____ City, Philippines, 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. ANGEL DE LEON JR.	F03-78-016842	LTO
2. ATTY. PABLO NAVA III	23842	Iloilo City
3. ATTY. ROMA JOY JORDAN	57428	Iloilo
4. MA. RITA SOLAS	F03-17-006324	LTO

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Series of 2026.


NOTARY PUBLIC
ROBERT IAN G. MARAÑON
NOTARY PUBLIC
For the City and Province of Iloilo
Until December 31, 2027
Notarial Commission Reg. No. 58 (01/14/2026)
IBP Receipt No. INV. 566230 / Dec. 16, 2025/ Pasig City
PTR No. 9818047/ Jan. 5, 2026 / Iloilo Province
Roll of Atty. No. 70893
MCLE Compliance Cert. No. VIII-0008094
Valid until April 14, 2028