

SECRETARY'S CERTIFICATE

I, MARGARITA MARIA A. NACPIL, of legal age, Filipino, and with business address at the 15th Floor, UCPB Corporate Offices, 7907 Makati Avenue, Makati City, after having been duly sworn in accordance with law, depose and that:

1. I am the Assistant Corporate Secretary of the UCPB SAVINGS BANK, INC., a government financial institution, duly organized and existing by virtue of and under the laws of the Republic of the Philippines, with main office address at the 18th Floor, UCPB Corporate Offices, 7907 Makati Avenue, Makati City, (the "Corporation");
2. At the meeting of the Board of Directors of the Bank validly held on June 23, 2021, via Microsoft Teams, during which a quorum was present and acting throughout, the following resolution was, upon motion duly made and seconded, passed and approved:

RESOLUTION NO. 143-2021
(Revised Risk Rating)

RESOLVED TO APPROVE the change of the risk rating systems from 4x4 risk matrices to 5x5 risk matrices and changes in risk components and risk weights of the overall risk rating, as presented in the Memorandum dated June 14, 2021.


3. The foregoing has not been modified, repealed or otherwise superseded as of date.

IN WITNESS WHEREOF, this Certificate is executed this 23 JUL 2021 in the City of Makati.


MARGARITA MARIA A. NACPIL
Assistant Corporate Secretary

SUBSCRIBED AND SWORN to before me on this 23 JUL 2021 in the City of Makati, affiant exhibited her Driver's License No. N03-88-067289, which will expire on 12 November 2023.

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Page No. 95 ;
Book No. XX ;
Series of 2021.


ATTY. JOSE CARLOS R. TANINGCO
Notary Public for Makati City
Until Dec. 31, 2022
9th Floor UCPB Head Office Building, Makati Ave., Makati City
Roll of Attorney's No. 38221 / Appointment No. M-48
PTR No. 8536962 / 01.08.21 / Makati City
TBP Lifetime Member No. 503736/-02.22.2000/ Pasig City
MCLE Compliance No. VTI-0001173