



CTBC BANK
中國信託銀行

Republic of the Philippines)
Taguig City) S.S.

SECRETARY'S CERTIFICATE

I, **MARITESS PARILLA-ELBINIAS**, of legal age, Filipino, with business address at 22nd Floor, Fort Legend Towers, Third Avenue corner 31st Street, Bonifacio Global City, Taguig City, after being duly sworn in accordance with law, hereby state and certify that:

1. I am the duly appointed Assistant Corporate Secretary of **CTBC BANK (PHILIPPINES) CORP.** (the "Bank"), a corporation duly organized and existing under and by virtue of the laws of the Philippines, with principal office address at Fort Legend Towers, Third Avenue corner 31st Street, Bonifacio Global City, Taguig City;

2. At the Regular Meeting of the Board of Directors held on March 8, 2018 at the Fort Legend Towers, Third Avenue corner 31st Street, Bonifacio Global City, Taguig City, the Bank's Board of Directors approved the following:

- a. Amended Internal Audit Policy Manual
- b. Anti Money Laundering Committee Charter
- c. Money Laundering and Terrorist Financing Prevention
- d. Corporate Governance Manual
- e. Trust Risk Management Manual
- f. Amendment of Trust Manual for Investment Policy Statement
- g. Asset and Liability Management Policy
- h. Reputational Risk Management Policy
- i. Anti Fraud Policy and Response Plan
- j. Whistle Blowing Policy
- k. Credit Facilities Secured by Deposits Updated Product Guideline
- l. Revised Retail Loan Credit Policies for BSP c941
- m. 2018 Loans Operations Guidelines
 - i. Corporate Loans
 - ii. Personal Loans
- n. Foreign Exchange Transactions for Non-Trade Purposes Updated Policy Manual
- o. 2017 Annual Review of the Foreign Exchange Product Program
- p. Treasury Operations Department's Policy Manual V. 4.0

IN WITNESS WHEREOF, I have hereunto set my hand this MAR 27 2018 day of _____ 2018 at Taguig City.

ATTY. MARITESS PARILLA-ELBINIAS
FVP/Legal Head and Assistant Corporate Secretary

SUBSCRIBED AND SWORN to before me this MAR 27 2018 day of _____, affiant exhibiting to me her SSS I.D. No. 03-8177518-0.

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Book No. I ;
Series of 2018.

ATTY. MARY ANGELINE S. TOL
NOTARY PUBLIC FOR TAGUIG CITY
UNTIL DECEMBER 31, 2019

APPT NO. 25 (2018-2019) / ROLL NO. 51630
PTR NO. A-3744788 / 01-04-18 / TAGUIG CITY
IBP NO. 019926 / 01-03-18 / CAVITE

MCLE COMPLIANCE NO. V-0903715 / 10-25-17

22F FORT LEGEND TOWER, 31ST STREET CORNER 3RD AVENUE, BONIFACIO GLOBAL CITY, TAGUIG CITY