

is presented to

ESTELA P. BERNABE

for attending and participating in the

2024 Annual Corporate Governance Seminar

Topics:

Updated Retail Banking Trends with Generative AI

The Evolving Cyber Threat Landscape: Current and Future Impact on BDO and Navigating the Risk

Managing Cyber Risk - Directors Cyber Awareness Briefing

July 26, 2024

8:00 am – 12:30 pm Narra Hall, BDO Towers Valero, Makati City

Atty. Feperico P. Tancongco Senior Vice President & Chief Compliance Officer BDO Unibank, Inc.

This seminar is accredited by the Securities and Exchange Commission (SEC) per its advisement letter dated 23 July 2024 signed by Atty. Rachel Esther J. Gumtang-Remalante, Director of Corporate Governance and Finance Department, with reference number 202407-010-00.



(SEC Provider Accreditation Number CG2024-001)

presents this

CERTIFICATE OF COMPLETION

to

Robert Coyiuto, Jr.

for completing the three-hour SEC-Accredited

CORPORATE GOVERNANCE TRAINING

Topic 1: Updates on Anti-Money Laundering Act Title 2: Ease of Paying Taxes Law

> held on Wednesday, August 14, 2024 from 9:00 am to 12:00 nn via **ZOOM**

Henry Belleza Aquende, MBM, Hon. DPA Founder & President Center for Global Best Practices

Atty. Alphecca B. Adolfo-Madrid Course Director & Lecturer Center for Global Best Practices *Atty. Euney Marie J. Mata-Perez* Course Director & Lecturer Center for Global Best Practices





is presented to

Aurora T. Calderon

for having completed the seminar on

Corporate Governance

26 September 2024 02:00 p.m. to 5:00 p.m. Online seminar via MS Teams





is presented to

Josephine T. Trivino

for having completed the seminar on

Corporate Governance

26 September 2024 02:00 p.m. to 5:00 p.m. Online seminar via MS Teams





is presented to

Melinda Gonzales-Manto

for having completed the seminar on

Corporate Governance

26 September 2024 02:00 p.m. to 5:00 p.m. Online seminar via MS Teams





is presented to

Rhogel S. Gandingco

for having completed the seminar on

Corporate Governance

26 September 2024 02:00 p.m. to 5:00 p.m. Online seminar via MS Teams





is presented to

Susan Y. Yu

for having completed the seminar on

Corporate Governance

26 September 2024 02:00 p.m. to 5:00 p.m. Online seminar via MS Teams





Risks, Opportunities Assessment and Management (ROAM), Inc.

awards this

CERTIFICATE OF COMPLETION

to

Irene M. Cipriano-Danganan

for having completed the webinar on

CORPORATE GOVERNANCE

held on 25 October 2024 through Zoom Meeting

Benjamin I. Espiritu, Ph.D. President





(SEC Provider Accreditation Number CG2024-001)

presents this

CERTIFICATE OF COMPLETION

to

Ramon S. Ang

for completing the three-hour SEC-Accredited

CORPORATE GOVERNANCE TRAINING

held on Friday, November 15, 2024

from 1:00 pm – 4:00 pm via **ZOOM**

Henry Belleza Aquende, MBM, Hon. DPA Founder & President Center for Global Best Practices

Anoneno Maioja

Mh. Marfarila G. Moreno Co-Founder & Executive Director Center for Global Best Practices







(SEC Provider Accreditation Number CG2024-001)

presents this

CERTIFICATE OF COMPLETION

to

Almira C. Dalusung

for completing the three-hour SEC-Accredited

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Maioja

Mh. Marfarila G. Moreno Co-Founder & Executive Director Center for Global Best Practices







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Joseph N. Pineda

for completing the three-hour SEC-Accredited

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Mh. Marfarila G. Moreno Co-Founder & Executive Director Center for Global Best Practices







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presents this

CERTIFICATE OF COMPLETION

to

Ma. Kristina S. Zamora

for completing the three-hour SEC-Accredited

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held on Friday, November 15, 2024

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Henry Belleza Aquende, MBM, Hon. DPA Founder & President Center for Global Best Practices

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