SEC FORM 17-C

CURRENT REPORT UNDER SECTION 17 OF THE SECURITIES REGULATION CODE AND SRC RULE 17.2(c) THEREUNDER

1		ate of earliest event reported)	
	May 22, 2018		
2	2. SEC Identification	Number	
	17514		
3	B. BIR Tax Identificat	ion No.	
	320-000-599-760		
4	. Exact name of issu	uer as specified in its charter	
	RIZAL COMMER	CIAL BANKING CORPORATION	
5	. Province, country	or other jurisdiction of incorporation	
	Philippines		
6	6. Industry Classifica	tion Code(SEC Use Only)	
7	. Address of princip	al office	
	6819 Ayala cor. Postal Code	Gil J. Puyat Ave., Makati City	
	0727		
8	. Issuer's telephone	number, including area code	
	894-9000		
g	. Former name or fo	rmer address, if changed since last report	
	-		
1	0. Securities registe	red pursuant to Sections 8 and 12 of the SRC or Sections 4 and	8 of the RSA
	Title of Each Class	Number of Shares of Common Stock Outstanding and Amount of Debt	Outstanding
	Common		1,399,918,397
1	1. Indicate the item	numbers reported herein	
	-		

The Exchange does not warrant and holds no responsibility for the veracity of the facts and representations contained in all corporate disclosures, including financial reports. All data contained herein are prepared and submitted by the disclosing party to the Exchange, and are disseminated solely for purposes of information. Any questions on the data contained herein should be addressed directly to the Corporate Information Officer of the disclosing party.





Rizal Commercial Banking Corporation RCB

PSE Disclosure Form 4-4 - Amendments to By-Laws References: SRC Rule 17 (SEC Form 17-C) and Section 4.4 of the Revised Disclosure Rules

Subject of the Disclosure

SEC Approval of Amendments to the Bank's Bylaws

Background/Description of the Disclosure

The approved amendments pertain to Articles i and XI of the Bank's Bylaws (see attached).

Date of Approval by Board of Directors	Jul 31, 2017
Date of Approval by Stockholders	N/A
Other Relevant Regulatory Agency, if applicable	BSP
Date of Approval by Relevant Regulatory Agency, if applicable	Mar 21, 2018
Date of Approval by Securities and Exchange Commission	May 17, 2018
Date of Receipt of SEC approval	May 22, 2018

Amendment(s)

Article and Section Nos.	From	То
Article I	The Head Office of the Bank shall be in Makati, Rizal, Philippines.	The Head Office of the Bank shall be in Yuchengco Tower, RCBC Plaza, 6819 Ayala Avenue cor. Sen. Gil Puyat Avenue, Makati City, Philippines
Article XI	please see attached BSP Certificate of Authority	please see attached BSP Certificate of Authority

Rationale for the amendment(s)

Update head office address and update provision on dividends and profit sharing.

The timetable for the effectivity of the amendment(s)

Expected date of filing the amendments to the By-Laws with the SEC	Mar 22, 2018	ar 22, 2018							
Expected date of SEC approval of the Amended By-Laws	May 22, 2018								
Effect(s) of the amendme	ent(s) to the business, ope	erations and/or capital structure of the Issuer, if any							
None									
Other Relevant Informati	ion								
Please see attached Ce	Please see attached Certificate of Filing of Amended By-Laws and other relevant documents.								
Filed on behalf by:									
Name		Joyce Lacson							
Designation		Assistant Corporate Secretary							



REPUBLIC OF THE PHILIPPINES SECURITIES AND EXCHANGE COMMISSION Ground Floor. Secretariat Building, PICC City Of Pasay, Metro Manila

COMPANY REG. NO. 17514

CERTIFICATE OF FILING OF AMENDED BY-LAWS

KNOW ALL PERSONS BY THESE PRESENTS:

THIS IS TO CERTIFY that the Amended By-Laws of

RIZAL COMMERCIAL BANKING CORPORATION

copy annexed, adopted on July 31, 2017 by majority vote of the Board of Directors pursuant to the authority duly delegated to it by the Bank's stockholders owning at least two-thirds (2/3) of the outstanding capital stock during the Annual Stockholders' Meeting on June 22, 2000, and certified under oath by the Corporate Secretary and majority of the said Board, was approved by this Commission on this date pursuant to the provisions of Section 48 of the Corporation Code of the Philippines (Batas Pambansa Blg. 68), approved on May 1, 1980 and Section 14 of Republic Act No. 8791 (The General Banking Law of 2000), and copies thereof are filed with the Commission.

IN WITNESS WHEREOF, I have set my hand and caused the seal of this Commission to be affixed to this Certificate at Pasay City, Metro Manila, Philippines, this ______/? h_ day of May, Twenty Eighteen.

FERDINAND B. SALES Director Company Registration and Monitoring Department

COVER SHEET

for Applications at COMPANY REGISTRATION AND MONITORING DEPARTMENT

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AMENDED BY-LAWS OF THE RIZAL COMMERCIAL BANKING CORPORATION

ARTICLE I <u>HEAD OFFICE</u>

The Head Office of the Bank shall be in <u>Yuchengco Tower, RCBC Plaza, 6819</u> <u>Avela Avenue cor, Sen. Gli Puyat Avenue, Makati City, Philippines</u>, (As amended on July 31, 2017)

ARTICLE II CAPITAL STOCK

Section 1: <u>Certificate of Stock</u>

Ownership or proprietary interest in the assets of the Corporation shall be evidenced by Certificates of Shares of the capital stock of the Corporation. Certificates of Stocks shall be numbered and registered in the order in which they are issued, and shall be signed by the Chairman or by the Vice-Chairman and counter-signed by the Secretary or any officer appointed by the Board of Directors and sealed with the Seal of the Corporation. All blank Certificates shall be bound in a book, each Certificate having a stub, and shall be issued in consecutive order therefrom, and in the stub thereof shall be entered the number of the Certificate, the name of the person owning the shares therein represented, the number of shares, and the date of issued thereof. All Certificates exchanged or returned to the Corporation shall be marked with the word "Cancelled", with the date of the cancellation by the Secretary, and shall be immediately noted in the certificate book upon the stub.

Section 2: Record of Transfers

There shall be kept by the Secretary of the Corporation a book known to be as the Stock and Transfer Book, containing the names, alphabetically arranged, of the stockholders of the Corporation, showing their places of residence, the number of shares of stock held by them respectively, the time when they respectively became owners thereof, and all other entries required by law. Transfer of stock shall be made only on the Transfer Book of the Corporation by the holder, in person or by duly authorized attorney, on surrender of the Certificate or Certificates representing the stock to be transferred. Every Power of Attorney or authority to transfer stock shall be in writing, duly executed and filled with the Corporation. The Transfer Book of the Corporation may be closed for transfer of stock and/or recording of new stockholders twenty (20) days before the stockholders meeting and ten (10) days before the

dectaration of dividends.

Section 3: Loss of Stock Certificates

in case of loss or destruction of any Certificate, a duplicate may be issued in accordance with Republic Act No. 201

Section 4: Reservation of Shares

The principal organizers of the Bank, Messrs. Gaudencio E. Antonino and Alfonso T. Yuchengco, who have extended their time and effort without remuneration, shall each have the option to purchase P200,000.00 worth of shares at par value, provided that each must exercise the option to purchase P40,000.00 worth of shares at par each year for five (5) years commencing 12 months from the date of operation of the Rizal Commercial Banking Corporation. The option rights granted hereby may be exercised in full or in part but the rights not exercised during the year and considered waived. For this purpose, P200,000.00 worth of unissued shares are hereby reserved for a period of five (5) years commencing 12 months from date of operation of the commercial bank.

The rights granted herein to the above-mentioned organizers are transmissible not only to their heirs but also to their assigns.

ARTICLE III UNPAID SUBSCRIPTIONS

Section 1: Calls

The Board of Directors shall have the right to call for the payment in whole or in part of any and all unpaid subscriptions.

Section 2: Interest

Interest at the rate to be fixed by the Board of Directors shall be collected on all such subscriptions not paid when called for, to be computed from the date of payment specified in the call.

ARTICLE IV STOCKHOLDERS

Section 1: Annual Meetings

a. All meetings of stockholders shall be held at the head office of the

Corporation.

b. The annual meetings of stockholders shall be held on the last Monday of the month of June of each year at 4:00 o'clock in the afternoon if not a legal holiday, otherwise, on the next business day following. (As amended on February 26, 2002)

c. Notice of such meeting shall be delivered personally or by registered mail with return card, postage prepaid, at least fifteen (15) days prior to the date thereof, addressed to each stockholder at his address appearing in the books of the Corporation. In such notice, there shall appear, in addition to the date, hour, and place of such meeting, a statement of the matters to be taken up at such meeting.

d. The Chairman, and in his absence or inability, the Corporate Vice-Chairman of the Board of Directors, shall preside at all meetings of the stockholders (As amended on June 26, 2006)

e. Any stockholder shall be allowed to vote either in person or by proxy duly executed in writing, signed by the person represented and presented to the Secretary before the meeting commences.

f. The election shall be by ballots, and every stockholder entitled to vote shall have the right to vote in person or by proxy the number of shares of stock standing in his own name on the stock books of the Corporation at the time the books were closed in accordance with the provisions of Section 2, Article II of this By-Laws, and said stockholder may vote such number of shares for as many persons as there are directors, or he may cumulate said shares and give one candidate as many votes as the number of directors to be elected, multiplied by the number of his shares shall equal, or he may distribute them on the same principle among as many candidates as he shall see fit; Provided, that the whole number of votes cast by him shall not exceed the number of shares owned by him, as shown by the books of the Corporation, multiplied by the whole number of directors to be elected; and Provided, that no stock declared delinquent by the Board of Directors for unpaid subscriptions shall be voted.

g. Quorum — A quorum at any meeting, whether regular or special, shall consist of stockholders owning the majority of the subscribed capital stock represented in person or by proxy. Except as otherwise provided by law, a majority of such quorum shall decide any question that may come before the moeting.

Section 2: Special Meetings

Special meetings of the stockholders may be called for any purpose at any time by the Chairman of the Board of Directors, or by the holders of not less than one-third (1/3) of the subscribed capital stock of the Corporation. Notice of every such special meeting shall be served by personal delivery or by registered mail with roturn card,

postage prepaid, not less than five (5) days prior to the date fixed for such meeting, to each stockholder at his address appearing in the books of the Corporation, stating the purpose of the meeting. Such notice may be walved in writing

The procedure of voting by proxy, computation of votes, place of meetings and quorum for such special meetings shall be the same as that for annual meetings.

Section 3: Order of Business

The order of business at the annual meeting, and so far as possible at all other meetings of the stockholders, shall be:

- Calling the roll.
- Proof of the due notice of meeting.
- c. Reading and disposal of any unapproved minutes
- d Annual reports of Officers
- e Election of Directors.
- f. Unfinished business
- g New business
- h Adjournment

ARTICLE V BOARD OF DIRECTORS

Section 1: Number

The corporate powers of the Corporation shall be vested in, exorcised, its business conducted, and its property controlled by a Board of Directors composed of fifteen (15) members, all least two-thirds (2/3) of whom shall be citizens of the Philippines. (Amended on June 29, 2004)

With regard to independent directors, the SEC Memorandum Circular No. 16 (Series of 2002) on Guidelines on the Nomination and Election of independent Directors, the pertinent implementing rules of the Securities Regulation Code and other existing laws, rules and regulations on the matter as may be applicable from time to time are hereby incorporated by way of reference. (As amended on May 30, 2005)

Section 2: <u>Election of Directors</u>

The Directors shall be elected at the annual meeting of stockholders, each of whom shall hold office for a term of one (1) year or until his successor shall have been duly chosen and qualified. The fifteen candidates receiving the highest number of votes shall be declared elected. (As amended on March 27, 2006)

No person shall be qualified of be eligible for nomination or election to the Board of Directors if he is engaged in any business that competes with or is antagonistic to that of the corporation, its subsidiaries or affiliates, as may be determined by the Board of Directors, in the exercise of its judgment in good faith by at least a majority vote. Without limiting the generality of the foregoing, a person shall be deemed to be so engaged:

(i) If he is an employee, officer, manager or controlling person, or the owner (either of record or benaficially) of ten per cent (10%) or more of any outstanding class of shares, of any corporation (other than one in which the Corporation owns at least thirty per cent (30%) of the capital stock) or entity engaged in a business that the Board of Directors, by at least a majority vote, determines to be competitive or antagonistic to that of the Corporation or any of its subsidiaries or affiliates; or

(ii) If he is an employee, officer, manager or controlling person, or the owner (either of record or beneficially) of ten per cent (10%) or more of any outstanding class of shares, of any corporation or entity engaged in any line of business of the Corporation or any of its subsidiaries or affiliates, when in the judgment of the Board of Directors, by at least a majority vote, the laws against combinations and restraint of trade shall be violated by such person simembership in the Board of Directors; or

(iii) If the Board of Directors, in the exercise of its judgment in good faith, determines by at least a majority vote, that he is a nomines of any person set forth in (i) and (ii) above. (As amended on March 27, 2006)

In determining whether or not a person is a controlling person, beneficial owner, or the nominee of another, the Board of Directors may take into account such factors as business and family relationships. (As amended on March 27, 2006)

For the proper implementation of this provision, all nominations for election of directors by the stockholders shall be submitted in writing to the President and the Secretary at the Corporation's principal place of business at least thirty (30) working days before the regular or special meeting of stockholders for the purpose of electing directors. (As amended on November 27, 2006)

If for any reason, the annual meeting of the stockholders for the election of the Directors shall not be held at the time appointed by this By-Laws, or shall be adjourned, the directors then in office shall continue in office until such election shall have been held and their successors duly chosen and gualified.

Section 3: <u>Regular Meetings</u>

The Board of Directors shall hold a regular meeting, either in person or by teleconference/videoconference, on the last Monday of each month, at 3:00 o'clock in the afternoon at the head office of the Corporation, unless otherwise determined by the Board: Provided, that in no case shall any regular Board meeting be held outside of the Philippines. Should the date appointed for a regular meeting fall on a legal holiday, the meeting shall be held at the same hour on the next succeeding business day. With regard to teleconference/videoconference, the provisions of SEC Memorandum Circular No. 15 (Series of 2001), and other pertinent rules of the Securities and Exchange Commission on the matter, as may be applicable from time to time, are hereby incorporated by way of reference (As amended on November 27, 2006)

Section 4: Order of Meetings

The order of business of any meeting of the Board of Directors, regular or otherwise, shall be:

- a. Reading and disposal of Minutes.
- b. Reports of Officers.
- c Unfinished business.
- d. New business.
- e. Adjournment

Section 5: Special Meetings

A special meeting of the Board of Directors, either held in person or by teleconference/videoconference, may be called at any time by the Chairman or at the written request of any three (3) members of the Board. Notice for such special meeting shall be sent by the Secretary to the Directors at their registered addresses, in such a manner that it shall be received by them not less than twenty-four (24) hours previous to the hour set for the meeting. (As amended on March 27, 2006)

The special meeting shall be held at the head office of the Corporation, unless otherwise determined by the Board of Directors; Provided, that in no case shall any special Board meeting be held outside of the Philippines. With regard to teleconference/videoconference, the provisions of SEC Memorandum Circular No. 15 (Series of 2001), and other pertinent rules of the Securities and Exchange Commission on the matter, as may be applicable from time to time, are hereby incorporated by way of reference. (As amended on March 27, 2006)

Section 6: Quorum

A majority of the incombent Directors shall constitute a quorum at any meeting.

and a majority of the members in altendance at any Board meeting shall decide its action. (As amended on January 31, 1975)

Section 7: <u>Vacancies</u>

Vacancies in the Board of Directors, occurring during the year, shall be filled for the unexpired term by election or appointment made by the remaining Directors, if still constituting a quorum, and the person so elected or appointed shall hold office until the election of his successor at the next general meeting of stockholders. Should the number of Directors be reduced to less than a quorum, vacancies in the Board shall be filled by the stockholders owning and/or representing a majority of the subscribed capital stock at a special meeting duly called for that purpose.

Whether any such vacancies shall be filled or not shall be left at the discretion of the Board of Directors, except when the remaining members of the Board do not constitute a quorum, in which case, enough vacancies shall be filled to constitute such.

Section 8: <u>Directors' Fees</u>

A Per Diem, as may be determined from time to time by stockholders owning or representing a majority of the subscribed capital stock at any regular or special meeting, shall be paid to each Director for attendance at any meeting of the Board of Directors for each day of session; Provided, however, that nothing herein contained shall be construed to preclude any Director from serving in any other capacity and receiving compensation therefor. (As amended on April 11, 1995)

Section 9: Presiding Officer

The Chairman, and in his absence or inability, the Corporate Vice-Chairman, shall be the Presiding Officer of the Board of Directors and shall decide on all matters to be included in the Agenda. The Chairman and the Corporate Vice-Chairman shall be a director. The Chairman may concurrently hold the position of Executive Vice-Chairman. (As amended on November 27, 2006)

Section 10: Executive Committee

There shall be an Executive Committee composed of a Chairman and at least four (4) members to be elected by the Board of Directors from among themselves, each to serve for a period of one (1) year from date of election. The Executive Committee shall have the power to act and pass upon such matters as the Board of Directors may entrust to it for action in between meetings of the said Board of Directors. Matters affecting general policy shall always be referred to the Board of Directors for decision. The members of the Executive Committee may at the discretion of the Board of Directors, be paid a Per Diem for every meeting attended by them in such amount as

Rizal Commercial Banking Corporation	
Amended By-Laws	Page 8

may be determined by the Board of Directors from time to time. (As amended on December 19, 2005)

The Board of Directors shall adopt rules and procedures for the implementation of this Section. (As amended on April 11, 1995)

Section 11: Other Committees

The Board of Directors may create such other committees as it may deem necessary for the best interest of the Bank.

ARTICLE VI ADVISORY BOARD

There shall be an Advisory Board, the number and membership of which shall be fixed at the discretion of the Board of Directors but which in no case shall exceed ten (10) members. The members of the Advisory Board shall attend meetings of the Board of Directors (but without any right to vote therein), shall exercise such powers, perform such functions and enjoy such emoluments and privileges as the Board of Directors may approve. (As amended on April 28, 1960)

ARTICLE VII OFFICERS

Section 1: Officers

The officers of the Corporation shall be a President, and one or more Vice-Presidents (one or more of whom may be designated as Executive Vice-President or as Senior Vice-President or by other designation), as the Board of Directors may detarmine, a Treasurer, an Assistant Treasurer, a Secretary, and such other Officers as the Board may create from time to time. The President shall be a director. (As amended on January 29, 2007)

Unless prohibited by law, two (2) or more positions not incompatible with each other may be held concurrently by the same person.

ARTICLE VIII POWERS AND DUTIES OF THE OFFICERS

Section 1: The President

The President shall be the Chief Executive Officer of the Bank and shall execute and administer the policies approved by the Board. He shall have direct and immediate supervision over the operations and management of the Bank, and in general perform all duties incident to the office of the President and Chief Executive Officer. He shall be a member of the Executive Committee and of all major management committees. He shall also exercise such other powers as may be vested upon him by the Board not incompatible with law or this By-laws.

The President may delegate some of his administrative responsibilities to other officers of the Bank, subject to such rules and limitations which the Board may prescribe. (As amended on January 29, 2007)

Section 2: <u>The Vice-Presidents</u>

The Vice-Presidents shall exercise such powers and perform such duties as the Board of Directors may from time to time prescribe.

Section 3: The Assistant Vice-Presidents

The Assistant Vice-Presidents shall exercise such powers and perform such duties as the Board of Directors may from to time prescribe and such powers and duties as may be delegated by the President.

Section 4: Treasurer

The Treasurer shall have such powers and duties as are incident to his office and shall have care and custody of all the funds and securities of the Corporation. He may also exercise such powers and perform such duties as the Board of Directors may prescribe.

Section 5: Assistant Treasurer

The Assistant Treasurer shall exercise the powers and duties of the Treasurer whenever the latter is absent or unable to perform his functions. He may also exercise such powers and perform such duties as the Board of Directors may prescribe.

Section 6: The Secretary

The Secretary shall give due notice and keep the Minutes of all meetings of the stockholders of the Bank and of the Board of Directors; have custody of the Stock Certificate Book, Stock and Transfer Book and the Corporate Seal; prepare ballots for the annual election and keep a complete and up-to-date roll of the stockholders and

their addresses. He shall also perform such duties as are incident to his office and those which may be required of him by the Board of Directors.

Section 7: Other Officers

The Board of Directors may create such positions for other officers as may be deem necessary and proper

Section 8: Compensation of Officers and Employees

The Board of Directors shall fix the compensation of all Officers and employees of the Corporation.

(As amended on November 27, 2006)

ARTICLE IX

There shall be an Internal Auditor responsible and reporting directly to the Board of Directors, or if so directed by the Board, to an audit or similar committee composed of a Chairman and two (2) members to be elected by the Board from among its members who are not connected with the Management.

With the end in view of assisting Management in achieving operational efficiency and assuring the effective discharge of its responsibilities, the Internal Auditor shall determine whether internal controls and safeguards over Bank activities/operations and assets are adequate and effective and, where necessary, recommend changes thereof, verify whether Bank and government policies, rules and regulations are properly and efficiently carried out and implemented: and develop and maintain an internal auditing system for the effective review and analysis of Bank activities/operations. He shall also perform such other duties inherent in, or are incident to, his office and such other functions as may be required of him from time to time by the Board of Directors or the above-mentioned Committee of the Board. He shall not, however, install or develop procedures, prepare records or engage in other activities which he would normally review or appraise. (As amended on April 11, 1978)

ARTICLE X SIGNATURES

Section 1: Ail notes, drafts, checks, acceptances, letters of credit, letters of delegation, orders for payment of money and all negotiable instruments obligating the Bank for the payment of money shall be signed by the Officers designated by the Board of Directors.

ARTICLE XI DIVIDENDS AND PROFIT SHARING

Section 1. Dividends shall be declared and paid out of the surplus profits of the Bank as often and as such times as the Board of Directors may determine after making provisions for the necessary reserves in accordance with law and the regulations of the Central Bank of the Philippines.

Section 2. <u>A maximum of 2% but not less than 1% of the net earnings</u> resulting from the operation of the Bank, after provisions for taxes and after deductions as may be required by law or regulations, may be distributed as follows: (As amended on July 31, 2017)

- (a) <u>60%</u> to be divided among the Board of Directors and the Advisory Board, each as a separate unit, in such proportion as may be determined by the <u>Chairman</u>. The amount allocated to the Board of Directors shall be distributed equally among the members thereof, except that the Chairman shall receive double the share of each member. The amount allocated to the Advisory Board shall be distributed equally among the members.
- (b) 40% to be distributed equally among the members of the Executive Committee, except that the Chairman shall receive double the share of each member.

<u>The Chairman may, in the exercise of his or her discretion and taking into</u> account the long-term interest of the Bank into consideration, reduce the amounts distributed under this Section. (As amended on Juty 31, 2017)

For the purpose of computing the profit sharing <u>under this Section</u>, the increment resulting from the revaluation of the properties of the Bank <u>and the sate of capital assets</u> shall not be taken into consideration. (As amended on July 31, 2017)

The remainder of the earnings may be added to surplus or undivided profits, or distributed as dividends, or otherwise disposed of in accordance with the best judgment of the Board of Directors.

The foregoing provisions of this Section shall be subject to compliance with the existing corporate and banking laws and regulations. (As amended on July 31, 2017)

ARTICLE XII CORPORATE SEAL

The Corporate Seal of the Bank shall consist of a design to be approved by the Board of Directors with the name "RIZAL COMMERCIAL BANKING CORPORATION" prominently displayed.

ARTICLE XIII FISCAL YEAR

The fiscal year shall be the calendar.

ARTICLE XIV AMENDMENTS

This By-Laws may be repealed or amended by stockholdors owning or representing a majority of the subscribed capital stock at any regular meeting of the same or at any special meeting called for the purpose, subject to the limitations provided for in Section 4. Article IV hereof. The stockholders shall be furnished a copy of the proposed amendments together with the notice of the meeting. (As amended on January 31, 1975)

ARTICLE XV TRUST BUSINESS

The trust and fiduciary business of the Bank shall be carried out through the Trust and Investments Division, which to the extent possible shall be organizationally, operationally, administratively and functionally separate and distinct from other groups, department and/or businesses of the Bank.

The Board of Directors shall be responsible for the proper administration and management of trust and other fiduciary business of the Bank, provided that such responsibility including the acceptance, termination or closure of trust and fiduciary account may be delegated to the Trust Committee or to the officers(s) of the Trust and Investments Division subject to the guidelines set by the Board.

The Board of Directors shall create the Trust Committee of tive (5) members, two (2) of whom shall be ex-officib members, namely: the President and the Head of the Trust and Investments Division and the remaining three (3) members shall be incumbent members of the Board and qualified to be appointed as such under existing

Central Bank Regulations. (As amended on June 28, 2004)

The organizational structure of the Trust and investments Division shall include departments, sections or units, the manpower complement of which may be increased or decreased depending on the needs of the business. (As amended on April 10, 1991)

ADOPTED at MAKATI, RIZAL, PHILIPPINES, this 2nd day of January, 1963.

DIRECTORS' CERTIFICATE OF AMENDMENT TO THE AMENDED BY-LAWS OF THE RIZAL COMMERCIAL BANKING CORPORATION

KNOW ALL MEN BY THESE PRESENTS:

WE, the undersigned, being at least a majority of the members of the Board of Directors, the Chairman, and the Corporate Secretary of RIZAL COMMERCIAL BANKING CORPORATION (the 'Corporation'), a corporation organized and existing under and by virtue of the laws of the Philippines with Diricipal office at Makati. Metro Manita, Philippines, do hereby certify that:

L

At its meeting or 31 July 2017 held in Makali City, the Board of Directors of the Corporation unanimously approved the amendment of Article I and Article XI. Section 2 of the By-Laws of the Corporation, through the passage of the following resolution:

"BE IT RESOLVED, AS IT IS HEREBY RESOLVED, that the Corporation approves the amendment of Articles I and XI of the Corporation's By-Laws to read as follows:

'ARTICLE I HEAD OFFICE

The Head Office of the Bank shell be in <u>Yuchengco Tower.</u> RCBC Plaze. 6819 Ayala Avenue cor. Ser <u>Gil Puyat</u> Avenue, Makati City, Philippines.

ARTICLE XI DIVIDENDS AND PROFIT SHARING

"Section 1. Dividends shall be declared and paid out of the surplus profits of the Bank as often and as such times as the Board of Directors may determine effer making provisions for the necessary reserves in accordance with law and the regulations of the Central Bank of the Philippines.

Section 2. <u>A maximum of 2% but not less than 1% of the net</u> <u>carnings resulting from the operation of the Bank, atter</u> <u>provisions for taxes and after deductions as may be required</u> by law or regulations, may be distributed as follows:

- (a) 60% to be divided among the Board of Directors and the Advisory Board, each as a separate unit, in such proportion as may be determined by the <u>Chairman</u>. The amount allocated to the Board of Directors shell be distributed equally among the members thereof, except that the Chairman shall receive double the share of each member. The amount allocated to the Advisory Board shell be distributed equally among the members.
- (b) 40% to be distributed equally among the members of the Executive Committee, except that the

member.

The Chairman may, in the exercise of his or her discretion and taking into account the long-term interest of the Bank into consideration, reduce the amounts distributed under this Section.

For the purpose of computing the profit sharing <u>under this</u> <u>Section</u>, the increment resulting from the revaluation of the properties of the Bank <u>and the sale of capital assets</u> shall not be taken into consideration.

The remainder of the earnings may be added to surplus or undivided profits, or distributed as dividends, or otherwise disposed of in accordance with the best judgment of the Board of Directors.

The foregoing provisions of this Section shall be subject to compliance with the existing corporate and banking laws and regulations."

BE IT RESOLVED FURTHER, AS IT IS HEREBY RESOLVED, that the directors and appropriate officers of the Corporation, be as each of them hereby is, authorized to execute and file the necessary certifications and documents and to do all things necessary in connection with the approved amendment to the By-Laws."

During the Annual Stockholders Meeting on 22 June 2000, the shareholders delegated to the Board of Directors the power to amend or repeal the By-laws or adopt new By-laws pursuant to Section 48 of the Corporation Code.

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The attached Amended By-Laws of the Corporation is a true and correct copy of the By-Laws of the Corporation, as amended by the Board of Directors of the Corporation at its regular meeting on 31 July 2017.

IN WITNESS WHEREOF, we have bereunto set our hands this _____ day of March 2018 at Makati City.

ORGE GI BERT G. DEI Corporate Secretary).4 TIN: 152-651-227 ネペート・レイト・レート・ と

GIL A. BUENAVENTURA Director / President / CEO TIN: 106-903-830

THE RIZAL COMMERCIAL BANKING CORPORATION'S BOARD OF DIRECTORS

HELEN V. DEE Chairperson TIN. 101-562-982

. Car

CESAR E. A. VIRATA Director/Corporate Vice Chairperson TIN: 167-999-197 Li rector TIN: 436-953-691

Oi/ector Ttty: 458-346-757

JOHN LAW Director TIN: 467-705-580

FLORENTINO M. HERRERA

Orrector TIN: 106-098-926

MELITO S. SAKAZAR, JR. ndependent Diractor TIN: 109-818-555

AMB. LILIA R. BAUTISTA Independent Director TIN. 120-436-744

VAUGHN F. MONTES Independent Director TIN: 106-905-477

YUH-SHING (FRANCIS) PENG Director

TIN. 467-790-592

Cian

ARMANDO M. MEDINA Independent Director TIN: 106-572-777

ADELITA A. VERGEL DE DIOS

Incependent Director TIN: 120-883-438

GABRIEL S. CLAUDIO

Independent Director TIN: 153-846-478

JUAN BI SANTOS

Independent Director TIN: 125-362-111

MAR 6 5 2818

SUBSCRIBED and SWORN to before me, this day of ______, affiants exhibiting to me their respective competent evidence of identity as indicated below.

· · · · · · · · · · · · · · · · · · ·	Competent Evidence of Igen	uty
Name	Type of (D and Number	Expiry Date
Helen Y Dee	Passport No. EB9694250 (Phi ippines)	Nov. 26, 2018
George Gilbert G. dela		No expiry
Cuesta		
Cesar E. A. Virate	Passport No. 25643899 (Philippines)	Jan.16, 2028
Gil A, Buenaventura	Passport No P1316244A (Philippines)	Dec. 18, 2021
Tze Ching Chan	Passport No. KJ0167637 (Hong Kong)	Apr. 29, 2021
Richard G. A. Westlake	Passport No. LL227741 (New Zealand)	Apr. 14 2020
John Law	Passport No. 11CF38543 (France)	July 12, 2021
Yuh-Shing (Francis) Peng	Passport No. 305092071 (China)	Jan. 13, 2022
Florentino M. Herrera, Jr	Passport No EC3606842 (Philippines)	Mar. 6, 2020
Armando M, Medina	Passport No. EC4279016 (Philippines)	: May 27, 2020
Metito S. Salazar	Passport No. P5932777A (Philippines)	Feb. 5, 2028
Adelita A. Verge	Passport No. EB8789113 (Philippines)	July 25, 2018
Amb. Lilia R. Bautista	Passport No. EC1817562 (Philippines)	Aug. 5, 2019
Gabriel S. Claudio	Passport No. EC3575904 (Philippines)	Mar. 2, 2020
Vaughn F. Montos	Passport No. EC1533576 (Philippines)	July 14, 20 <u>19</u>
Juan B. Santos	Passport No. EB8773428 (Philippines)	July 23, 2016

Dec. No. 2/1 Page No. 44 Book No. 394 Series of 2018.

ATTY, CATALING VICENIE C. ARABIT Notary Puslic. Appointment No. N. 20(70) 2-23(8)

Appendixen(M., M. 20(70) 1.114(a) Unti 31 Dopwrber 2016 473 NO. 5515097.01-04-06(#46kan Cov 205 NO. 070208:01-04-08, Makatik) rv 2011 (#J. 40149

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BANGKO SENTRAL NG PILIPINAS

CENTRAL POINT OF CONTACT DEPARTMENT IV

CERTIFICATE OF AUTHORITY

KNOW ALL MEN BY THESE PRESENTS:

By virtue of the authority vested by the Monetary Board in its Resolution No. 1559 dated 08 December 2005, I hereby certify that the following amendments to the Amended By-Laws of:

RIZAL COMMERCIAL BANKING CORPORATION

Yuchengen Tower, RCBC Plaza, 5819 Avala Avenue cor. Sen. Gil Poyat Avenue, Makati City

ta wit:

<u>Reference</u>	<u>Sub</u>	ect
	From	<u>10</u>
ARTICLET HEAD GERICE	The Head Office of the Bank shall be in Makati, Rizal, Philippines,	The Head Office of the Bank shall be in <u>Yuchongco Tower,</u> RC <u>BC</u>
DEAD OFFICE		Plaze, <u>6819 Ayəta Avenue dor.</u> <u>Sent Gil Poyat Avenue, Ma</u> kati <u>City, Philippines.</u>
ARTICLE XI	DIVIDENDS	DIVIDENDS AND PROFIT SHARING
	Section 2. Should the annual net profits on net earnings, after innome tax but before profit sharing bonus, from the operations of the Bank after deducting the expenses of administration and the amount corresponding to the reserves as provided in the next preceding Section, exceed an	Section 2: <u>A maximum of 2% but</u> not less than 1% of the net earnings resulting from the operation of the Bank, after provisions for taxes and after deductions as may be required by law or regulations, may be distributed as follows
	amount representing a vetum on investment on [average capital] nased upon the average rate during the year in review of Philiopine Government 91-day Treasury Bills but in no case less than 12%, the following percentage of such excess amount (hereinafter referred to as the "Excess	(a) <u>60%</u> to be divided among the Board of Directors and the Advisory Board, each as a separate unit, in such proportion as may be determined by the <u>Chairman</u> . The amount effocated to the Board of Directors shall be distributed equally among the

SES Licensing Form No. 04-018 * Version 0 * Updated 25 Jan 2018 File/Raf No. CFCD4 201913 0108_6101-M-RC3C* Page 1 of 4

Amount"; shail be divided among the members of the Board of Directors and the Advisory Board, the mombers of the Executive Committee and the Officers, as fallows:

- 5% to be divided among the Board of Directors and the Advisory (b) 40% to be distributed equally Board, each as a separate only, in such proportion as may be determined. bγ the Compensation Committee. The amount allocated to the Board of Directors shall be distributed equally among the members The Chairman may, in the exercise thereof. except that the Chairman shall receive double the share of each memoer. The <u>interest of the</u> B<u>ank</u> empunt allocated to the AGVISORV. Board shall be distributed equally among its members.
- 4% to be distributed equally among the members of the Executive Committee, except that the Chairman shall receive couble. the share of each member.
- 10% to be distributed among the Officers in such amounts that may be recommended by Seniar. Management and us may be approved by the Chairman of the Board.

Provided. However, That if the return on investment as computed. above shall fail within the following ranges, the following additional profit sharing bonus shall be awarded to Officers only, in such amounts as may be determined by Senior Management and as may be approved by the Chairman of the Board, which additional bonus shall in the aggregate be equivalent to the percentage of the Excess Amount as set forth below:

members thereof, except that the Chairman shall receive double the share of each Member. The arreunt. allocated to the Advisory Board shall be distributed equally among the members.

among the members of the Executive Committee, except that the Chairman shall receive double the share of each member.

of his or her discretion and taking into account the long-term into. <u>consideration</u>, reduce the amounts distributed under this Section.

For the purpose of computing the profit sharing under this Section, the increment resulting from the revaluation of the properties of the Bank and the sale of capital assets shall not be taken into consideration.

The remainder of the earnings may be added to surplus or undividen profits, or distributed as dividends, or otherwise disposed of in accordance with the best sudgment of the Board of Directors.

The foregoing provisions of this Section shall be subject to compliance with the existing corporate and banking laws and regulations.



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ove: 25%	
Over 25%	58

For the purpose of computing the above profit sharing, the increment resulting from the revaluation of properties of the Bank in 1994 shall not be taken into consideration, except as follows:

For 1995 and 1996 profits	None
For 1997 profits	20% of reveluation morement
For 1998 profils	4E% of revaluation instrement
For 1999 profits	ECK of revaluation interned
For 2000 profits	80% of revaluation Offerner 1
For 2001 and succeeding years anality	100% of revaluation increased

The remainder of the earnings may be added to surplus or undivided profits, or distributed as dividends or otherwise disposed of in accordance with the best judgment of the Board of Directors.

The foregoing provisions of this Section shall be subject to compliance with the existing corporate banking laws and regulations (As amended on April 11, 1995)

approved by the board of directors of the Bank pursuant to the authority duly delegated to it by the Bank's stockholders owning at least two-thirds (2/3) of the outstanding capital stock during the Annual Stockholders' Meeting on 22 June 2000, and duly certified by the corporate secretary and majority of the directors, are in accordance with law.



This Certificate is hereby issued to enable the Rizal Commercial Banking Corporation to register its Amended By-Laws with the Securities and Exchange Commission pursuant to Sections 48 of Batas Pambansa Big, 68 (The Corporation Code of the Philippines) and Section 14 of Republic Act No. 8791 (The General Banking Law of 2000).

IN WITNESS WHEREOF, I have hereunto set my hand and caused the official seal of the Bangko Sentral ng Pilipinas to be affixed this 21^{st} day of March 2018 at Manila, Philippines.



MARY ANN L. CUBE Officer-in-Charge



BANGKO SENTRAL NG PILIPINAS

CENTRAL POINT OF CONTACT DEPARTMENT IV

Atty: Ferdinand B. Sales Oirector Company Registration and Monitoring Department Securities and Exchange Commission PICC Complex, Roxas Boulevard 1307 PASAY CITY

Dear Atty, Sales:

Subject. Amendments to the Amended By-Laws

We are transmitting for filing and registration the amendment to the Amended By-Laws of Rizal Commercial Banking Corporation as approved by the Bangku Sentrating Pripinas on $\underline{10}$ March 2018.

Enclosed is the Cert/ficate of Authority dated \underline{AI} March 2018 together with the following documents:

- 1. Directors' Certificate:
- 2. Proposed Amended By Laws;
- 3 General Information Sheet; and
- Secretary's Certificate on the delegation of authority to the Board of Directors to amend, repeal or adopt new 8y-Laws.

Very truly yours,

Attachment: As stated

Note. This letter together with its attachments will be bond-delivered by the RCEC's representative.

ORIGINAL

17514 S.E.C. Registration Number COMMERCIAL BANKING CORPORA T O N (Company's Full Name) 6 8 1 9 AVENUECORNER A'Y: A'L A GI AVENUE MAKATI PUYAT CITY (Business Address: No. Street City/ Town/ Province) GEORGE GILBERT G. DELA CUESTA 894-95-59 Contact Person **Company Telephone Number GENERAL INFORMATION SHEET 2017** 1 Z 311 Month Dav FORM TYPE Month Day Fiscal Year Annual Meeting GSED Secondary License Type, If Applicable CFD Dept. Requiring this Doc. Amended Articles Number/Section Total Amount of Borrowings 831 Total No. Of Stockhoiders Domestic Foreion To be accomplished by SEC Personnel concerned File Number LCU Document I.D. Cashier STAMPS.

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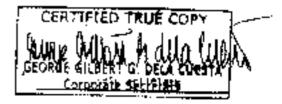
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GENERAL 14505WA7.06 SHQET GENERAL CORPORENCES CONTRACTOR CORPORENCES

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		25.5(1/3) (Additional Casing)	
RONC SAVIOUS JAVIE	13/119/440/759	25 Sig.35 (Initial Anvestment)	
		23-Feb-05 29-33:p-01 14:0ec.0e 11-0:207	
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ACTIC POALA BILÓKREA (CILIP	343 <u>797</u> 87	27-220-87	
HERCHANTS SAY NOT AND LOAD ASSOCIATION (19).	£98, +86 228	SU-Gen-G) SU-Stimus() (Additional over-Vergely)	
YTOD MICHAEL HIS CAN'TS INC.	315,754,264	(Manufactor (IN-1 Magrip)	
н (м) Цёханчо алло пінажтя серенць) Чейте іг науказі Ланка Саранць)	2,158,517,715		
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202 TELENEHEY- DURAFE (was in Argeneous / Associat)		2Z-Mii-35	
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Total - Saturditantes	11.44	Malan.)	
ANY CATES	17,495,009,266		
ARCHIEL	(0.925.9)4		
USTA MOUSTRIAL MARK CORP	10.725.11	1950	
IRORA CARS ZULIS , INC	405,403,350	(113)6.11588(0001)1	
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	OT FOR UPLOADING		
CORPORATE NAME: R22AL COMMERCIAL BANKIN	PLEASE PRINT LEGIBLY -		
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A ME AND CURRENT RESIDENTIAL AINMENN	Nationaurin	PUSITION	T:h
 1150 Famarital Read, Jacobrong Village, Nation Proc. 2 585aR EA, villa ra. 	=IIIpino	0.73	101-562-962
 Vecani zaci Polarite 305 Zelm One Scotorizza Cluber Diry, Taggig 	Fl-ip-ro	M [5	367-099-197
 GBL & RUBNAVENTURA JOB Lowerstly Age Availa Alabang Village. 	fugure	M/S PRESIDENT & CEO	
Alabase Micht olieta Cole. • T25 Chánh Ogan Paul SD Portintino Villas, 89 Faù To Alvensa.	Chrose		<u> 106-703-83C</u>
Charge and Control House Room	New Y1		456-953-691
54 /245 Wakefield Street, Weilington 6011, New Transpil 6 (098 LAW	New Scaland	×/s	458-3460757
Apt 13-6, 163 Section 5, Nan/rg Bast 3cad,	Presch and Talwanese	N / S	467-705-580
 YUH SHING PENG 177, No 58, Sec. 2. Sho yaan Adi Ahmi Day, New 	Ta (wa nese	ж/S	467-790-898
I. ARMANICI V. MEDINA. Ko. 7 Bora Auroca St. Labanaci Village, Paranama-1378	Silpina	1/5	106-572-777
 FLORSHTING N. NERDERALL: Interview Work-Work Wildings, Mandalogung 		5175	106-698-926
17 JUAN B. SANTOS 2420 BOOGANVILLA ST. DASMARINAS XILLAGE MAXATTETTY	Starse	178	175-3A2-111
LL MEDTO S, SALAYAH, JA 7 Tolipi SL Su Dominic IV, Collar Quezon City	l'iupita	175	102-810-555
18 ADELITA A, VERGEL DE DIOS 200 Tomas Morato Avenue, Queson City	F130.34	1/1	170-883-430
18 AMII I.:IJA R NAUTISTA , Filipine 33 A.Rita, Sen Juan (Jity	l'i tyran	1/1	120-486-744
14 M.R. GABRIELS CLAU, 200, 20155-10 Burden Carpet, 600 Alpha RO, Alpha Pillage Cardini Kilk Dir Col Balara, CC	P(:>nu	17.5	153-646-470
 N.K. YAUGHA F, MUNTES, PHD, Filipine 30 Notenghem St., Hilaborough Alabang, Village. Connectioning City 3720 	Filpino	175	105:505:477
STAUTERS; Nuk Pusjin (ne Querrer), Futtitik PDLLGM RELEAMERICASLE 1943 An General, TH An Nimber, Thibrin Spin and Direct Sealer and Pathy on Paridae, KOTterr (nu Poet Statt Terre 21 Se Sealers).			

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	GATION NO. (TIN) INFI	DRMATION	
NAME AND CURRENT RESTORATION ADDRESS	NATIONALITY	POSITION	'IIN
A CEURCE CELRERY S. DELA CURSTA		Comparate Secremary / F2/SL	
9 Gptox Street, Millovest Set. Centa	Filping	Senior Vice Pausidens	152651;
7 JOYCE CORINNESS, LACSON		AssL Corp. Secretary Vice	- 25001
23.5 MARCH ST_SASTION, QC	Fheine	Fresident	
REDENTION C. RAKCOD		<u>+ </u>	167147
158 Drazd Suicce comer Dem Street, Lown a	Filtp.rc	Sen of Executive Vice-	
Crand VI (see AC	· <u> </u>	Presidenc	1596453
1017 MEINGE PLAZA I, LOJ HULA ROSA ST.	Tilo no	Sentor Executive Vice	
1 FEASPLOCIDAGE MARATICITY	-110,110	President	106004
A GHOSTER Y.LUY		Treasurer/Jating Report ve	106704
En 6 SLD. Ene Bacos Triangle, Passu de Rogas St.	F2ping	Vice President	
- Former Crassed St Makeb			<u>:069633</u>
571 Batangas West St. Ayala Alacase Village,	Pilipina	Executive Vice Freshdenn	
MOULEI O DEJESUS			1069039
1949SAGITST, DASMARINAS VILLAGE MAKACU	filio pa	Execution Vice President	
CID I			1871266
ANALUZSA STUM		OlC-Chial Compliance Allficer	
9 Lancastor St. Hilbhorpugh, Alabaing Village Mandatusyse.	Frigino	(#11.) () (1 <u>.2017</u>) 5 defening 12 - President	12222-1
SINCY (AVIEB & CALASANT		Edecullive V en President	L233715
SKOLZ TANKKUSH SY , MAILOSANY 3, TACOLG	tilipi-a	First Second Vice Presidem	
OSATILANIC DICKNO			213]],77
4 Valeria Xalaw St., Terta Bella Human, Tandaog	Filicino	First Senior Vice President	
Sara DC			1795145
LOURDES SERMADETTS M, YER 353			
21 Wack Wack Street, Menulatoyong	F: mino	First San of Vire Prendent	
RICHARD DAVID C. PUNK II (DA LO DUNE 30. 2017		ChefCongli Sire	1263117
Bonce 1, Set 32 Cold Ave,, Gold Andge Dalates,	Filipise	SIRce:/First Second Vice	
Titlemin Ruser		. President	1903582
2015 ESPIRETUSE, SINE ASING, MANILA	bil una	fore Seales In - House	
	FII.pena	FirstSteller Vice President	(1575))
MARGARIETA B LOFRZ		1	110.001
2 (SUSENSY TUS COURT, WHITE PLAINS, QC	P taino	Einst Senirer Vice President	
RECINO V MAGNO		<u>+</u> · · ∔ _	3223013
15 CENEVA ST. FROM DENT VILLAGE,	Phpine	Fourt Service Vice Streshdown	
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OFFORATE NAME: NIZAL COMMERCIAL BANKING	LEASE PHINT LEADERLY		
	IOLDERS DIBLECTORS A	KII CARLENDE	
	CATION SO. (TIN) INFO		
NAME AND CURRENT RESIDENTIAL ADDRESS		<u> </u>	
J. ADVED OS ALMARKAN	NATIONALITY	POSETTON	
613 CORCHERA ST. Tonde, Man Ja 1013	Filgina	Huat San on Vice Fresident	
Z YASCHIRO MATSUNT O	_		1269686
H-A. The Malast Tearony, 6751 Ayala Ave. Haban	(нрапарь	Fust Senior Vice President	4005 X W
S. CAMANUE, T. SAROSO		++	9095275
25 AEROPOLIS GRAFF, AEROPOLIS GREENS SUBJURGENS 12905 (AE	Nilping	Profiler-or Vice President	1069055
 FEYNALDO A CREDUTIO D342 Abbandra Condominium, Manalon Ave. 			
Criticia Center	Filipano	First Sanim Vire Prosident	1380502
S BENNETT CLARENCE D. SANTIASD	· · ·		a annata a
38 D ROVILLE, L38 LEVISTE SPREAT, SALCERC 	Figine	Fürst Senier vien Brezident	1,069776
4 ROWENA P. SUBIDO			
127 GOV A. SANTOS ST PHASE 3 ES HOMES.	Filipine	Pirst Sett of Vice President	LÖĞSTIZN
7 MALLINESTINA F. ALVAREZ		· · · · · · · · · · · · · · · · · · ·	
SO HUNION ST. EF HONES, PAUX NAQUE	Siliypo	Service President	1477068
 ENFLORE C. INVENTED D 7 General St., Control Remains Sub-4, 2mp (Ref.) 			14-11.61
blay to tag	Filles	Sculut Vice President	14875900
N KAREN RUCANLAS B3 DON INTUKKI STREET, BETTERI 11VANG SUBD	Filipma		
PARANADUE CITY	ranjanza	Sculut Vice Ity sident	17270154
 BREGETH A. CAPTHA A0193 PAOVULE, A0RT BON25ACIO, TAGUIG 	مردالا	feoror Vice Fresidanu	
	×1002.0	reast a ce president	30657153
 ARSENIQLI, CHOX. 110 (SAROG STREET, STA, MOXA HEIGHTS, QC. 	Friguna	Senior Vire Presseen:	
			12697773
A CLARU PATRICHEL CONTREMAS UNIT 174 DOCIMITIVALIA, XARMITIC STREET,	Fillpina	Sanior Vite President	
ALLE SEMICE 2 2 ADG		anna vite creater:	11769575
1 SHADETH & CORONEL UNIT 12XC CREENABLE EXCOLSION 195 (2	Plitatno	Sunior Vice President	
245 aNPa 57 PROASED STILLARE MARATE		sanar a ce artsident	1348:285
A ANTONIO MANDEL Y, ERUZ, (A. 23 85% ITO SOLIVEN AVERUE III, COYOLA	Susine		
GREEN AS DIVETON CITY	-11710	Setler Virr President	23570162
SAUND MADMIAND C. ECO		····	
317 BELTRAM STREET, BALUT, TONIO, MANGLA	Pilipina	Saulmi Vice President	12597673
an'ne -		· · · · · · · · · · · · · · · · · · ·	1291782.5
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CORPORATE NAME: BIZAL COMMERCIAL BANKING (OLPOWATION		
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	CATION NO. (TTN) JMFO		
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47 ESTACIO, HENJAMIN ECHAVE/ 927-LN Victoria Estate Sobditione, Tigetou Heltane e. Deves One	Filipita	Savia Vice Hraden	1351006
Juli 2500 Arwest Tower, The Beacon Tower, Onless Raves Ave on Accedence Maker (Tower)	300șinu	Server Vice President	1591675
48 LUMAIN, JOHA HIJAN EDWATY FADULLION 4 ALLESANDRIA, PORTORINO HEIGHIS HAUGH- MART LAS MINAS	يسايد ۲	Satlar Vite President	11213242
SE MACANANT, VIVIEN LUCC 34 SAVIO HOMEL, HICTOR, LIVING SIMERIUS, AN	filipiac	Sculor Vice President	1071,6707
AT BUR TA LOT 23 JAA ASHLAULA ST. LAQUNA	2il'Jido	Service President	16030277
16 PARIRAS ST. PROJECT B QUEIXIN (1111)	filipine 	Santor Vire PossiJer :	10092943
Unit 625. Halvenner Wirtg, Tradi Serdens 	Filipica	Sensor Vice Tresident	1R:¢4337
Enona Two Selandra Carula 6. hotasco, Evelini	f-ll șino	Service Vice President	333731F7
UNIT 52 SRST Sourt, VALUE VERDE S, Paris City	Filipice	Senior Vice Press Jury	12.146723
 FALOSO, NATIAS LECIAS LA SAMRAPASE ST, OORKER SAN ANTOMONIA II CONTRACTOR 24502 	Π ίρπα	Sea on Vice President	136969813
A PAPULA LOIGA (JICA) DIO NEAL ST., LA MEGI ENRANYA SILEDIKINGU PALA PALA DASMARINAN A PEDRUSA, ALJURTU MAVARNO	ārsteno	Sector Vice President	11295040
ADDADAN, STARKI C HAVAILOU ADDADAN, STARKI C HAVAILOU ADDADAN, STARKI C HAVAILOU ADDADAN PEIC, ANSILITO AMAGO	P" (pino)	Sealor Vice President	23873074
CONDUCT SAMALO BREY, KALOW SAN, LARO LAPU CITY	C11pina	Senior Vice Presiden:	12695992
Rainer 11: Stratece 6, QC	Mipma	Senior Vice President	126967467
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XIRPORATE NAME: HITAL COMMERCIAL BANKING	LEASE PRINT LEGIELY :: COBROMATION		
	HEDERE DIRECTORS AN		
	CATION NO. [TPS] INPA		
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NAME AND CURRENT RESIDENTIAL ADDRESS	NATIONALITY	POSITION	7 IN
62. GLETES, RAMON 4294 - IM DS ROAL, SUM MALLER - SUBREVISION PARAMANIP	Flaphe	Struct Vice President	i128324
A7. RETES, ISNASI, SANTOS 37-8 NOA) R ERGECT NUC	Alip 20	Sen of Vice for adent	
13 REVES STEVEN MICHAEL TOLEN VND 10 FAGE NG LOOP ALABANG 609 VILLAGE,		Service Filmstident	1176771
- MURTHY IRA 64 RUDEXKI, MALROSANNA MORALES Vistor Parcel Ave. Nilatvelle Such, Tarles City	F 2pinp	Senter Vice President	. 1493694
65 SANTIX, FAOUL VALENCIA UNIV #29 RUBOVILLA TOWNINGHOS, 23:00 NEW			.09h584
		Sanlor Vice President	LG20957
UNIT 128 TOWER & STANFERD EXECUTIVE		Senior Vax Britatdeni	065274
29 AMTANA ST. CUBAO, QIIIZON STIV R. T. HIO, NA ANGELA VERGABA	Flipina 	Senior Vice President	2364941
JITE 195 The Column Tower 2, Beliah, Makan	F-Ilpiau	Sanior Vice President	1553965
Truinité Luca (, Koronada) Exy	лцэ na	Senver Vice Presidents	1772603
R. TUMAS, JUAN GABREE, IV REDRIGUTZ 5223 Makati Exce Twr J, 49 Dela Rosa St, Bogy - Redel Prat Makati	Fügens	Seru: Vice Progrieni	1592532
TI USCRUDAUL MARTIN DE (ESUK 11 DAMA DE NOCHEISTUREW MARILA, QU	AlipLus	Senior Vice President	107:722
2 VALENA, S. TEOBORD FAID RECASTRO	≯li(pino	Server Vice President	.1071774
3 ALCONTARN, DY PUTTICACION TAN Sam Rùqvir, Talasan City	Fi -plus	First V og Stesident	12697123
k ALOM, MARISSE BAMARGO SómELANIE Manyuat SC, RF Kescrit Village, Las —Dras	Fillphio	First Vice Fresident	1055/119
5. ALONSO, UHAHLITO TELEES 26-A SAMPAGETTA ST. TOWN & COUNTRY EXSE. ALLAGE MAYAHET ARTIFUT OF TY	Filipino	First Vice President	1166434
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NAME AND CLIRRENT RESIDENTLAL AZIDHESS	KATRONALSTY	206(max	TIN
ANG. ULINT STANLER BY			
5 Kayumangji Satet, West Trungin, QG	Fillpins	First Vice President	0020001
23. ANIDOK, BUTH MENCES		· · ·	<u>90590u1</u>
BUK 9 LOT ZO DERMARK NY ADELINA 24,	hilipita	First Vice Presiden:	
P. ANTORYO ALLOW ALLOW THE ALLOW ALL AND ALL A			1348:32
24 ANTORIO, ALCON CLETOTIA	-		
L PIG COAPII2 STARET, 95 HOMES (L PAPARACEIE)	Filipina	F57SE Vice Pressions	4
29 ANTOSID, LELAN, ANALGUTA FACON A		·	<u>11</u> 01803
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RU ASUNCION, ALVIN EKRNANDO		·!	
C3-2A SAN MEANE'SED CARDENS, VINU 9(VM)	F_1pInc	FIGST View President	
AVE. MANDALL MONT			1230415
10707 Cherry St, Extension Heights Sub-, Sun	Filipi-c	First Vice President	
		the second sector (sector)	907/940
62 RALATEAT, ABEHER MERCTAGES			
4050NAG STL MANDALLIYONG CITY	Ellgran	First Vice President	
BANARTTO ROSELYN RIMENTEL	· · · · · · · · · · · · · · · · · · ·		1174663
AC & VILA CARDLENA TOWNHOUSE I DALECE	Ficino	Mars Mine Tenso da ra	
	r Thur	Pirst Vice President	1200200
IN REPAILSON THE MARUEL ACOUNT	·		
523 SAN GARRIELAVALA ALABANG	Flipiro	Press Vice President	
ST BILACS LATAINE LASAR			1453736
2073 PERTERRA STREET, NA KATI	Silipers		
COLUMN TRANSFORM	-mpile	EVet Vice President	L0C8733
AF EDLUNIA, AMANDO ANTONIO ÁLTO			10(01 33
3759 ASTER RD. SON VALLEY, PARANAGEZ	Filizzo	First Vice President	
RANDA IN WINKING BUT STORE			13364643
07. BCN20N, IC, CONCORDIO RIVERÀ	But unform	Theory is a first of the	
Lið Bó E. Cusung, o Su, BF Kesort Village, Talan Los Las Kuss	Pitalita	First Vice Plet de 1	12/02/02
BR. HOHHUM SO, FOSE MARY, PANCAS	· ·f		17697423
fo Nation et, Regalignes Village, Makail	Phylins	Elfa: Vice Zrestda d	
	·		: 1349220
 DR TO, SOPHIE BORBE 			
#156 Saler 50 eet, Bloonde, Marvia	F.lipina	First Vice President	
N THESE ALCEDTO AN ADDRESS			1711395
S BUESER, ALGERT() NA 97 AB'K		F . I II I I I I	
6884 WASHINGTON STRUCT, POD DEL PILAS,	Hilpro	Front Vice President	10100-11
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COMPTINGET & PARTIES - POLAL LINNANKAGING BARIONG	CORPORATION .		
	IOLDERS , DIRECTORS AN		
TAX JPKNTIFI	CATION NO. (TIN) INFOR	INATTOR	
MAME AND CLIRKENT RESIDENTIAL ADDRESS	NATIONAUTY	PDSITTON	TEN
91 CABACUNCAN, CHRISTINE ROSELLE CICA Und 1004 Spuin, La Vert, Kérkenkan, Ingrado 20 Sa CACHO, NARCE 1101-	Fillplea	Pirst Vice President	18834){
705 CONZALES ESTATE: DAESA.CALODCAM	PICK TO	New Yore President	1543334
24 CANTZALJOSE MANICELITYTPELZA SDORNOX ST ATABANG HILLS VIGLARF. MARTINI JIPA	Fil șine	FIFS: Vice President	:+0:000
94 CAPOCAO, EVELYK BUMLAO BLK 12 COT L9 KOSKBICL STRECT, CAMELEA - JIOMES WOODH 115, XAK PETROT ACTOR	F.15100	El (S) Vizz Presulges;	12097474
42 CASTAO, PRIODORA LIBRADA 23 Aguira do Sc. Circulo 12, Br Homes L. Paranana.	Figure	First Vice President	12.147051
16 CALILAK, MA LÜKENZA SALDEDD 414 Simodefin drins Keyes St. EF Resort village, y collification of the second s	Shype	Pitti Vice President	15654051
92 CHINKDANCO NATEAN FRANKIS CANC 638 CALLEAMOR GUERA VIDA HONES 	^{11:1} gino	élmi V.a. President	14879963
506-20 Estrona ST. COB. E. TCAZON ST., SAMPALOT, MANDA	Pllpins	Plast, Mice President	16697353
33. CO, VIVIAN YU \$07 E7, Yachengte ST, Birein IIII, KANF <u>IA</u>	filpzu	Pror Vice President	10921.123
** CINATERCTON, KENER, SATCHALLIAN 45 A MABINI NT, HAGY DUNA ADRESA, 	fugina !	First Vice Freshdant	11274666
⁴⁴ CRUCILLO, RUPARI, MATIVITAD 152 NaShdrias Street, Schalung Wijzge, Mohati 4	PCIplos	(944 Vice President	16258423
CUSTODIO, EDWAED LEO AFELLARA LOT 27 BLOCK 13 PHASE 5 PLEASENT PILLS SUDDIOSCID, SANDOSE DEL MONT A HULLEDAN	Fillói:14	Pirat Vice President	12697355
31 CELA CRUG PICU MADA388A 318 Cadana de Anum Sr. 105 4 Parasagua	Filiptan	First Vice Prevident	12257112
94 OD SILVA, FRANCISCO, CHENES2 Wat Brome & SSS Volage Conception Due	Fillpang	First Vice Availant	15DA473?
8 DELA CRUZ JR., SIMPLIËRJ, BERNARDO BLK 3 LOT 1, PRRKVELJ, VLOD, PACSABLINGAN, "ZEMILAD DESIMI.	el coloro	Sitti V ce Smadent	1/630435
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M. GASMAR, MORINALE LIV 3 GEN.V. LIM CUR. J. ABAD SANTOS LETTLE MAGULI SAN STAN.	Filpin;	Prost Vice President	
IA COLEZ, RAYHUWD CI2570DIO		<u>↓ </u>	148796(
Let D, Bik 34 Mahagany Drive, Ascille Grand <u>2006: Subplacher Celu Fire</u> ^{Ja} GONZAGA RICARDO BOLARIE	Alipina 	first Vice Eresiden:	:53610
LUTS BER SALOY SY XOR VILL CATALONAN	Fogino	First Vice Presiden:	(31740)
¹² CULLAS, JOSÉ EDWINCHE CASCH 4 VECTOR ST, VICLAGE EAST SUBCIVESION, PAINTE DIDO.	Filipize	First Vike Prekdens	
13. IIILARIOLERANCISCO VICKNITE DAOSA 70 Hain Hersenhoe Drive, Hernenhoe Village	Filijton	Einst Ven Prozidege	13932 <u>39</u>
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Clarke The The IT LAPORNO, JOSE KOY GELLOX			1071679
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² LEYCU, MARIA LEXENE LEYDA S FINLANC ST. BETTER LIVING SUBC. — RABANAINIS	-Tilgeno	Fire: Vice President	
 LAQUEDAMINDED DELA CRESTIA BELLYA P. Domingo Exc. Memocor Sull, Visita 	raipina	E.at Vire Presiden	1269679
- Condel REServe * LUSTADO, MORL DE LICON 940 BATURI ST. SAMPALICE MANILA	P.IIpian	Perst Vice President	1005725
A 21AKIAND, LORMA VESA			2052565
ELK 65 LOT: 2, SOLDOBIS BILLS VILLAGE, 	Fillywa	Mrst Vice Freddont	:034175
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121. MINTHA, NARIE KORBEBJACK KAMIREZ		/ 	914095
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122 Mina, UNDA DEOCAREZA B14 247, hype St. Tamera Lane Subdivision. Can finta Dack Mandatana	onlyci	First Plan President	
Gen Lota Cash da Manhahangna IIIa NIRANDA MARISTA DLALIA		t	1649333
•34381 Metrica Statet Sampsion Manile	êlipîno	Firms Vice President	126969;
AN HORALES, PELBY FRANCISCO			-1777
204 de Zeun St. Holy Sporte Drive, QC.	81Uxna 	First Vice Tresident	1269691
44 OH, JAEHCON 338 SOUTH, PACOIC 21 AUX TOWER	Котевл	first Van President	
A PACHECO, IERXY SY		Contraction Colorent	2897637
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TT: ZASTORAL, CRISELDA YU		·	1972862
Unit 13, Gerden Lanel, The Grove by Rockwell, B. Hindriggen in Ave-weitering	מחיקלוא	Pirst Vice President	
SOS BATANGAS EAST ST. AVALA ALABANG VL.L.	Filipheo	Fact Vice President	1055738
PO, HONORATA VILZANIA			\$123494
AKADILLA ST. DULAKG JULANG NOR?I) SNALOBER SUMI LUCKNA	Pli≩ino	First Mice President	1100-47
2 SUBSS, NICHABL ANGELS OU LINIENG USA UBRA STREET DATE HERMANOS	Filipino :	First Vice Bresiden.	1489667
COMPLETE AN AVELOS BALLYAL, PALMARININA REVES, ALAA XAVID		·	1233586
36D ST. LDC 30, BLK 31 DOLORES HOMESING, SAN FERMINED PAMPANES	n Ipire	First Vire President	1157568
UK T BELIACYILLE BLOCH, UP, USVISTE ST.	Filipdza	First Vice President	
A REVES MARIA EVANSCHIPT TOLENTING			2137537
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M SAMSON, RACELLS SIGRA 32 North Road, SL Jude Lynury Homes, Tundang Sora, Ol:	Filpisa	First Vice President	
SAN JULIN CHRISTIAN CEMESA	· — ·	·	10811
INIT 335 PRINCEVILLE CONDO, S. LALOREL, ST. 207 PLPARAVERIL'S MANUAL LOYDAG ¹⁴ SASUA, CARREN YAN	Fillpoo	First Vice President	9129012
1403 IF LAUREL STREK?, SAN MICCLES MANILA	Misma	Airst Wice President	196573
AS SASIN YUONNE BARLIS ABRIZAL STRAFT, DAVAU CITY	Filine	Fust Vice President	
 SEGAWA, ATSUSHI 200 Shang Grand Tower Police St. Lett. Data Rosa 	Japane	First Vice Protections	126971
SELVA, ANNA LISSA LAURENA		••••••••••••••••••••••••••••••••••••••	2520330
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4. VILLANDEVA, CERALDINE MACACONA		First Vite President	1312630
CORUMERATE PHI 315 GREENSHILLE I SUED.	Fulpali	Parse vice Presenter	1269775
51. VILLARIDA IR., ABELARDO BADUA 43.aŭgji: La St. San Lurenzo VILLASE Marian	Fripins	älde: Vice President	
SA VINCIA, ABIGAL, SUZETTE PRIAS WS 237, LAKHVIRW MANDAS, SASONS LASZARA ST USPSAN TACONC	Fillpton	First Vice President	1157937
A VIRON, CYNTHIA TATAD 36 MRAACH ST 1/7/01,4 CRAND VILLAS, QC	Filipino	Pist Vice President	1994907
P ZAMORA, PAULA PARTEIS CELINA 809 Genero St. Ayola Alexang Village Mutairiopa	316;cm	Prist Vice President	134BL36
AL ABALOS, SHARDÝ TAGAT 92 MAHDAANY RIXAD, MLAR VILLAGE, LAS		Vice President	1 <u>418611</u>
PINAS			1153951
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FANANATLIK CTV ¹⁶ ADOLA (A., COSE MALANTONIQ, BAHRAMIKUA 6POINSE TTA ST. TAHANAN VILLAGE,	Filizino	Vice l'resisent	1709254
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HALANCHEN, JK, MAGICO MULLET LOOK S ZHU HER HAL BELS Z RANG (JAN), ST. HAMALETTY	Filipiae:	Vice Presbyrgt	
147 ANDHITA, ROSEPH CASUGA 28 Critega Street, Brick, Catrangen, Sah 25 Critega Street, Brick, Catrangen, Sah	Filyrny	Vice President	166CBS7
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¹¹ ь Аргада, <u>L.24 ранонтиан</u> 271 р. 7Шагон 57, 20	Piliptin	ielde President	37681.52
¹²¹ ASUNCION, MA, AMARKA DE 19905 PAURA AVEXUE NANSION, UR11757, PARK 121. AYALIN, ON AS LETENA	Filipino	Vice President	1176430
25 CANESAS ST. BRCY, MADILAG, PROJECT +, OVERDA CHEC	Fíjoina	Vice President	1636056
¹⁷¹ BALDICAND, MANUEL TADUYU BLE 9 LOT 14 ALFORSO VILLACE, ALAPAN, UNLS, CANTE ALFORD AND A ALFORSO VILLACE, ALAPAN, UNLS, CANTE ALFORD A ALFORDA A ALAPAN, ALAPAN, ALAPAN, Filipise	Vice Frantident	12 6973 7*	
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¹² SV. ⁻ TSTA, MARIA EMINA FRANCESCA ESTRADA 130 Valurio Strbet, Salceda 	FilpIne	Vice President	2:70340
IS KAFILISAH'ST, ARAMETA SUDDIVISION, QC	Filipira	Wice Friesident	15495477
2574 UD.C.A.Explicitu.gt, Manifa	Fillpan	Vice President	36592¢05
Na Kontunge, JOE MARCH SISON Usibi 127th Flave, Towart 3, Sais Lorenzo Place Condemintern Mainer	l'ILEINN	Vice Svelodaret	1538922
7. KONGON, CELESTE GACHUTAN 21okh 6 Lot 14 %, Kohangoo Sorec BF Ratore 210an 3ac Mont	F±pino	Vica Prezident	15664403
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M. CASAGANG, NA CARNEN W (\$14 77-G Harwind St, Cuban QC	Filipia»	Vice Fresident	
ASTILLO, MASIA VICTORIA DOSANA 62 Road 31, Mindanad A75MUR, P201007 607	Fliigkio	Vice Prasident	14300974
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⁴⁴ Xazariti Xa, 79 SYAN, Olivi Kajigo Unit 1210 Yower I, The Loreto, Melagery Sy. Bray, Bel. An Makan	Filipino	Vice President	214414866
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¹¹ LAIRUSTAN, BROME DE JESUS 39 Tagubart, Alabang Hilis, ¹¹¹ Laput, Nar(ISU Abgelsána	Milpho	billin Anstition)	220137599
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¹¹ LLAGUNG, LANS XEFONSO ACCURRE 19640 PAGKAKAISA ST. BUCY STASILAWAN, LLAKATI	Pilgena	Vice President	208806377
* LUSTADO, RLEL AYALU 175-2 A. Ranifarto St. Args. Kabayanan. Sun Juan	Filipino	Vice Presiden:	136968266
^{III} MACARAIG, LOUCHÉLLÉ RÉCIO C15-8 Mälbras Estates, Narcelo Green Village, Zerangene	FYFIND	Vice President	2:1794507
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⁶⁶ NARTINEL, ERI ANTONIANTIS MACAPAZAL N258 Metrucy Ave Netles Voltage, Rgy. Pasong Taga, Guerra Circ.	Filipmo	Y as 2 readens	
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^{WY} MERCADO, CESARIA AHARÉN RÉCONDO ESA MUNCIANA SZ. SZA, ROSA NILA, ZHA-BISTA, <u>BOSA</u> MONTE DE TAMOS, IR, ANGEL ALZINZU	Zilijino	Vice Propidera	15433324
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³⁶ PAGCALIWAGAH, MAAYA AURURA MAELARI 43 MADRIG ST., MERVILI <i>A, MARIK</i> 74RANAQUE	Fálpins	Vise Prezidente	10547100		
** PANTE, MANCA UNRISTENA ROSE VARCHA 273 B. FACHELA ST., NNI, Y. STA QUCIA, SAN JULA	Filipina	Vice Président	2624/313		
¹¹⁷ PARTENO, ANTONIQ APLESA EN 2 Loio Philos IV, Dato-Benglaya Oz Alta E Devid V Para Jaco Talin Tra	Fillpūru	Mice President	15033360		
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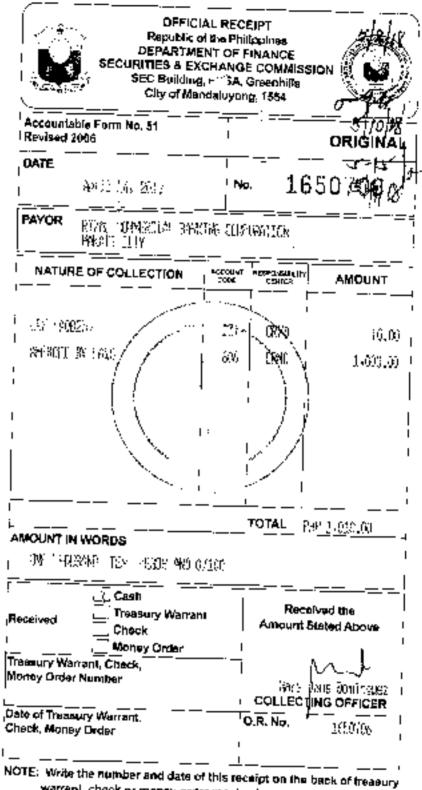
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