

CERTIFICATION

This is to certify that the following Directors attended the BOARD/COMMITTEE meetings of **PNB GENERAL INSURERS CO., INC.** held in **2016**:

I. BOARD OF DIRECTORS MEETING

Date of Meeting	Type of Meeting	Directors Present
1. January 27, 2016	Regular Meeting	1. Mr. Federico C. Pascual 2. Mr. Francisco P. Ramos 3. Mr. Reynaldo P. Palmiery 4. Mr. Joseph T. Chua 5. Ms. Cielo M. Salgado
2. February 24, 2016	Regular Meeting	1. Mr. Federico C. Pascual 2. Mr. Francisco P. Ramos 3. Mr. Reynaldo P. Palmiery 4. Mr. Joseph T. Chua 5. Ms. Cielo M. Salgado
3. March 30, 2016	Regular Meeting	1. Mr. Federico C. Pascual 2. Mr. Francisco P. Ramos 3. Mr. Reynaldo P. Palmiery 4. Ms. Cielo M. Salgado
4. April 27, 2016	Regular Meeting	1. Mr. Federico C. Pascual 2. Mr. Francisco P. Ramos 3. Mr. Reynaldo P. Palmiery 4. Mr. Joseph T. Chua 5. Ms. Cielo M. Salgado
5. May 25, 2016	Regular Meeting	1. Mr. Federico C. Pascual 2. Mr. Reynaldo P. Palmiery 3. Mr. Joseph T. Chua 4. Ms. Cielo M. Salgado
6. June 15, 2016	Regular Meeting	1. Mr. Felix Enrico R. Alfiler 2. Mr. Francisco P. Ramos 3. Mr. Reynaldo P. Palmiery 4. Mr. Joseph T. Chua 5. Ms. Cielo M. Salgado
7. June 29, 2016	Regular Meeting	1. Mr. Felix Enrico R. Alfiler 2. Mr. Francisco P. Ramos 3. Mr. Joseph T. Chua 4. Ms. Cielo M. Salgado
8. July 26, 2016	Regular Meeting	1. Mr. Felix Enrico R. Alfiler 2. Mr. Francisco P. Ramos 3. Mr. Reynaldo P. Palmiery 4. Mr. Joseph T. Chua 5. Ms. Cielo M. Salgado
9. August 9, 2016	Organizational Meeting	1. Mr. Felix Enrico R. Alfiler 2. Mr. Francisco P. Ramos 3. Mr. Joseph T. Chua 4. Mr. Herminio Angel E. Disini, Jr.

10. August 25, 2016	Regular Meeting	1. Mr. Felix Enrico R. Alfiler 2. Mr. Francisco P. Ramos 3. Mr. Reynaldo P. Palmiery 4. Mr. Joseph T. Chua 5. Mr. Herminio Angel E. Disini, Jr. 6. Ms. Cielo M. Salgado
11. September 29, 2016	Regular Meeting	1. Mr. Felix Enrico R. Alfiler 2. Mr. Francisco P. Ramos 3. Mr. Reynaldo P. Palmiery 4. Mr. Joseph T. Chua 5. Mr. Herminio Angel E. Disini, Jr. 6. Ms. Cielo M. Salgado
12. October 25, 2016	Regular Meeting	1. Mr. Felix Enrico R. Alfiler 2. Mr. Francisco P. Ramos 3. Mr. Herminio Angel E. Disini, Jr. 4. Ms. Cielo M. Salgado
13. December 16, 2016	Regular Meeting	1. Mr. Felix Enrico R. Alfiler 2. Mr. Francisco P. Ramos 3. Mr. Reynaldo P. Palmiery 4. Mr. Joseph T. Chua 5. Mr. Herminio Angel E. Disini, Jr. 6. Ms. Cielo M. Salgado

II. BOARD AUDIT & COMPLIANCE COMMITTEE MEETING

Date of Meeting	Type of Meeting	Directors Present
14. February 17, 2016	Regular Meeting	1. Mr. Federico C. Pascual 2. Mr. Reynaldo P. Palmiery 3. Ms. Cielo M. Salgado
15. March 30, 2016	Regular Meeting	1. Mr. Federico C. Pascual 2. Mr. Reynaldo P. Palmiery 3. Ms. Cielo M. Salgado
16. May 11, 2016	Regular Meeting	1. Mr. Federico C. Pascual 2. Mr. Reynaldo P. Palmiery 3. Ms. Cielo M. Salgado
17. July 13, 2016	Regular Meeting	1. Mr. Felix Enrico R. Alfiler 2. Mr. Reynaldo P. Palmiery 3. Ms. Cielo M. Salgado
18. October 6, 2016	Regular Meeting	1. Mr. Felix Enrico R. Alfiler 2. Mr. Reynaldo P. Palmiery 3. Mr. Herminio Angel E. Disini, Jr.
19. December 6, 2016	Regular Meeting	1. Mr. Felix Enrico R. Alfiler 2. Mr. Reynaldo P. Palmiery 3. Mr. Herminio Angel E. Disini, Jr.

II. CORPORATE GOVERNANCE COMMITTEE MEETING

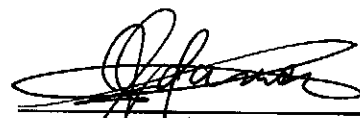
Date of Meeting	Type of Meeting	Directors Present
20. March 10, 2016	Regular Meeting	1. Mr. Federico C. Pascual 2. Mr. Joseph T. Chua 3. Mr. Reynaldo P. Palmiery
21. March 30, 2016	Regular Meeting	1. Mr. Federico C. Pascual 2. Mr. Joseph T. Chua

		3. Mr. Reynaldo P. Palmiery
22. June 29, 2016	Regular Meeting	1. Mr. Felix Enrico R. Alfiler 2. Mr. Joseph T. Chua
23. September 29, 2016	Regular Meeting	1. Mr. Felix Enrico R. Alfiler 2. Mr. Joseph T. Chua 3. Mr. Herminio Angel E. Disini, Jr.
24. December 6, 2016	Regular Meeting	1. Mr. Felix Enrico R. Alfiler 2. Mr. Herminio Angel E. Disini, Jr.

III. RISK OVERSIGHT COMMITTEE MEETING

Date of Meeting	Type of Meeting	Directors Present
25. March 10, 2016	Regular Meeting	1. Mr. Federico C. Pascual 2. Mr. Reynaldo P. Palmiery 3. Mr. Joseph T. Chua 4. Ms. Cielo M. Salgado
26. June 15, 2016	Regular Meeting	1. Mr. Felix Enrico R. Alfiler 2. Mr. Reynaldo P. Palmiery 3. Mr. Joseph T. Chua 4. Ms. Cielo M. Salgado
27. September 29, 2016	Regular Meeting	1. Mr. Felix Enrico R. Alfiler 2. Mr. Reynaldo P. Palmiery 3. Mr. Joseph T. Chua 4. Mr. Herminio Angel E. Disini, Jr. 5. Ms. Cielo M. Salgado
28. November 25, 2016	Regular Meeting	1. Mr. Felix Enrico R. Alfiler 2. Mr. Reynaldo P. Palmiery 3. Mr. Herminio Angel E. Disini, Jr. 4. Ms. Cielo M. Salgado

IN WITNESS WHEREOF, I have hereunto affixed my signature on August 15, 2017 in Pasay City.


ATTY. JANETTE Q. ADAMOS
 Corporate Secretary
 PNB General Insurers Co., Inc.