



Board Diversity and Skills Matrix as of December 31, 2025

	Willy N. Ocier	Armin Antonio B. Raquel Santos	Jacinto C. Ng, Jr.	Gregory L. Domingo	María Gracia P. Tan	Laurito E. Serrano	Paquito N. Ochoa
	Chairman/ Non-Executive Director	President & CEO/ Executive Director	Non-Executive Director	Non-Executive Director	Lead Independent Director	Independent Director	Independent Director
Course/ Degree	Bachelor of Arts in Economics	Bachelor of Science in Business Administration Major in Finance and Master of Arts in Liberal Studies	Bachelor of Science Degree in Architecture	Bachelor of Science in Management Engineering, Master in Business Administration and Master of Science in Operations Research	Bachelor of Science Business Administration and Accounting, and Bachelor of Laws	Masters in Business Administration	AB Economics Degree and Bachelor of Laws
Age (years old)	69	58	56	71	70	65	65
Gender Diversity	M	M	M	M	F	M	M
Accounting/ Audit		✓	✓	✓	✓	✓	✓
Internal Control		✓	✓	✓	✓	✓	✓
Anti-Money Laundering	✓	✓	✓	✓	✓	✓	✓
Banking			✓	✓	✓	✓	✓
Investments	✓	✓	✓	✓	✓	✓	✓
Construction	✓	✓	✓	✓	✓		✓
Corporate Governance	✓	✓	✓	✓	✓	✓	✓
Finance	✓	✓	✓	✓	✓	✓	✓
Hospitality/ Leisure	✓	✓	✓	✓			
Management	✓	✓	✓	✓	✓	✓	✓
Real Estate	✓	✓	✓		✓	✓	✓
Risk Management	✓	✓	✓	✓	✓	✓	✓
Sales/ Marketing	✓	✓	✓	✓	✓	✓	✓
Law					✓		✓