



December 22, 2023

SECURITIES & EXCHANGE COMMISSION
7907 Makati Avenue, Salcedo Village,
Brgy. Bel-Air, Makati City 1209

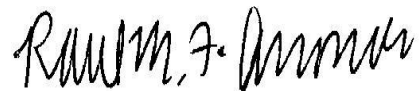
Attention : Ms. Rachel Esther J. Gumtang-Remalante
Director

RE: Corporate Governance Certificates

Gentlemen:

In compliance with SEC Memorandum Circular No. 20 Series of 2013, we hereby submit the attached certificates of attendance of the Company's Board of Directors and Key Officers for the 2023 Corporate Governance Seminar.

Very truly yours,



RAUL MA. F. ANONAS
EVP/COO/CIO



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

awards this

CERTIFICATE OF COMPLETION

to

Ana Liza G. Aquino

for having completed the webinar on

CORPORATE GOVERNANCE

held on December 15, 2023 through Zoom Meeting

Benjamin I. Espiritu, Ph.D.
President



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

awards this

CERTIFICATE OF COMPLETION

to

Andres A. Del Rosario

for having completed the webinar on

CORPORATE GOVERNANCE

held on December 15, 2023 through Zoom Meeting

Benjamin I. Espiritu, Ph.D.
President



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CERTIFICATE OF COMPLETION

to

Arvin Eduard H. Cruz

for having completed the webinar on

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Benjamin I. Espiritu, Ph.D.
President



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CERTIFICATE OF COMPLETION

to

Atty. Geronimo B. Halili

for having completed the webinar on

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President



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CERTIFICATE OF COMPLETION

to

Brandon P. Leong

for having completed the webinar on

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Benjamin I. Espiritu, Ph.D.
President



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CERTIFICATE OF COMPLETION

to

Christina P. Leong

for having completed the webinar on

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Benjamin I. Espiritu, Ph.D.
President



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CERTIFICATE OF COMPLETION

to

Emmanuel G. Herbosa

for having completed the webinar on

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Benjamin I. Espiritu, Ph.D.
President



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CERTIFICATE OF COMPLETION

to

Ernest Zse Lok Yeung

for having completed the webinar on

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President



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CERTIFICATE OF COMPLETION

to

Esteban G. Peña Sy

for having completed the webinar on

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Benjamin I. Espiritu, Ph.D.
President



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CERTIFICATE OF COMPLETION

to

Eugene T. Tan

for having completed the webinar on

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President



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CERTIFICATE OF COMPLETION

to

Jess Raymund M. Lopez

for having completed the webinar on

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President



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CERTIFICATE OF COMPLETION

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Joseph Jeeben R. Segui

for having completed the webinar on

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Maria Peña

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Raul Ma. F. Anonas

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