

SECRETARY'S CERTIFICATE

I, **VERNY JUNN C. CAMACHO**, Filipino citizen, of legal age, and with office address at 2/F One Corporate Plaza, Arnaiz Avenue, Legaspi Village, Makati City, being the duly qualified Corporate Secretary of **KOLIN PHILIPPINES INTERNATIONAL, INC.**, a domestic corporation duly organized and existing under and by virtue of the laws of the Republic of the Philippines, with office address at Blk 3 Lot 5 Main Drive, First Cavite Industrial Estate Compound, Brgy. Langkaan 1, Dasmariñas City, Cavite, do hereby certify that at a special meeting of the Board of Directors of said corporation held at its principal office on December 17, 2025, during which a majority of the Directors at which a quorum was present and acting throughout, the following resolutions were unanimously approved, to wit:

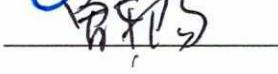
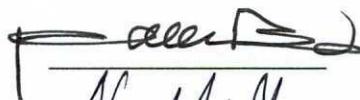
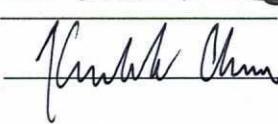
"RESOLVED, as it is hereby resolved, that the Corporation shall transact with **BANCO DE ORO UNIVERSAL BANK, INC., its subsidiaries and affiliates** (singularly or collectively referred to as "the BANK") for the obtainment of loan facilities and availment of banking products and services:

"RESOLVED, FURTHER, as it is hereby further resolved, that in this regard, the Corporation shall be authorized to do the following:

1. **OPEN AND MAINTAIN DEPOSITORY ACCOUNTS.** To open, maintain and manage in the name of the Corporation, any number of savings/current/time and other accounts with the Bank or any of its branches, hereinafter to be referred to as "Depository Accounts", and in this regard, to:
 - 1.a deposit to and withdraw from the Depository Accounts, in whatever form and manner, and in such amount as the Corporation may deem appropriate or necessary;
 - 1.b close the Depository Account and ask, demand, sue for, collect, and receive the proceeds of the Depository Account in the name of the Corporation;
 - 1.c receive, accept, endorse and negotiate all checks, drafts, or orders of payment payable to the Corporation or its order which may require the Corporation's endorsement.
2. **AVAIL OF CREDIT FACILITIES.** To apply for, negotiate and obtain loans or other credit accommodations or facilities, including but not limited to letters of credit, trust receipts, bills purchases, foreign exchange settlement lines from time to time in amounts which may be required by the Corporation, which authority shall include renewals, extensions, re-availments, restructurings, amendments or conversions into other credit form or type, and in this regard, to:
 - 2.a execute, sign, and deliver from time to time the relevant loan agreements, promissory notes/trust receipts and all other documents pertinent to the accommodations/ facilities referred to above;
 - 2.b avail of products and services offered by the Bank's Transactions/Banking Group, such collection and disbursement services, liquidity management, account service, retail products, to be bound in accordance with and subject to the Bank's rules and regulations, terms and conditions governing the same;
3. **TRANSACT TRADE RECEIVABLES.** To negotiate for the sale of the Corporation's accounts receivables to various investors under the Bank's Trade Receivables Brokering/Receivables Brokering arrangements through BDO CAPITAL AND INVESTMENT CORPORATION (BCIC);
4. **FOREIGN EXCHANGE TRANSACTIONS.** To enter into foreign dealings/transactions with the Bank, such as, buying and selling of foreign exchange.
5. **ELECTRONIC BANKING SERVICES.** To register with and avail of the Electronic Banking Services of the Bank in connection with the foregoing transactions which may include balance inquiries, bills payments, funds transfers from and to the Depository Accounts.

6. **TRANSACT WITH RELATED COMPANIES.** To transact with the Bank's other subsidiaries affiliates, and related companies, including but not limited to BDO Private Bank, Inc., BDO Financial Services, Inc., BDO Insurance Brokers, Inc., BDO Card Corporation, BDO Realty Corp.
7. **MORTGAGE, PLEDGE, ASSIGN COMPANY PROPERTY.** To mortgage, pledge, assign or otherwise encumber properties of the Corporation, whether real or personal, as collaterals for credit accommodations extended by the Bank.

"RESOLVED FURTHER, as it is hereby further resolved, that the following officers of the Corporation:

<u>Name</u>	<u>Position/Title</u>	<u>Specimen Signature</u>
CLASS "A"		
OLIVER M. FILOTEO	President/CEO	
TONG YONG TSENG	Executive Director/Treasurer	
CLASS "B"		
DAVID C. GO	Chairman of the Board	
KENDRICK RYAN Y. CHUA	Stockholder	

shall be authorized to enter into the above-specified arrangements with the Bank under such terms and conditions as the said individuals may deem necessary and to accordingly execute, sign, deliver and/or perform any and all contracts, instruments, documents or writings with or to the Bank that may be necessary for the implementation of the foregoing transactions, provided, that the signature of **ONE CLASS "A" AND ONE CLASS "B" signatories** shall, at all times, **CONCUR** for the purpose;

"RESOLVED, FURTHER, as it is hereby further resolved, that the following are the incumbent officers of the Corporation for the current year 2024-2025:

<u>Name</u>	<u>Position</u>
DAVID C. GO	Chairman of the Board
OLIVER M. FILOTEO	President/CEO
TONG YONG TSENG	Executive Director/Treasurer
VICTOR SAY	Director
SOPHIA ECHAUZ CHUA	Director
TAI-AN WENG	Director
VERNY JUNN C. CAMACHO	Corporate Secretary

"RESOLVED, FURTHER, as it is hereby further resolved, that the following are the current members of the Board of Directors:

<u>Name</u>	<u>Position</u>
DAVID C. GO	Chairman
OLIVER M. FILOTEO	President/CEO
TONG YONG TSENG	Executive Director/Treasurer
VICTOR SAY	Member
SOPHIA ECHAUZ CHUA	Member
TAI-AN WENG	Member

"RESOLVED, FURTHER. as it is hereby further resolved, that the Corporation hereby ratifies and confirms all that the above-named individuals may lawfully do or cause to be done by virtue of the authority given.

"RESOLVED, FINALLY, as it is hereby finally resolved, that the foregoing Resolutions shall remain valid and subsisting unless otherwise revoked or amended in writing by the Corporation and duly served on the Bank".

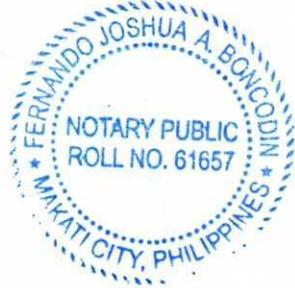
IN WITNESS WHEREOF, I have hereunto set my hand this day of in the City of Makati.

VERNY JUNN C. CAMACHO
Corporate Secretary

DEC 17 2025

DEC 17 2025 **SUBSCRIBED AND SWORN** to before me in the City of Makati this day of by Verry Junn C. Camacho, who has sufficiently established his identity through his IBP ID No. 50894, that he is the same person who personally signed before me the foregoing Secretary's Certificate and acknowledged that he executed the same.

Doc. No. 120;
Page No. 25;
Book No. IV;
Series of 2025.



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FERNANDO JOSHUA A. BONCODIN
Notary Public for Makati City
Commission No. M-105 valid until 12/31/25
Roll of Attorneys No. 61657
IBP LR No. 017977; 08/30/17; Camarines Sur
PTR No. 10467362; 01/03/25; Makati City
MCLE Compliance No. VIII-0025613; 03/31/25
Rm. 201 One Corporate Plaza, 845 Amaiz Ave.,
Legazpi Village, 1229 Makati City