

ANNUAL CORPORATE GOVERNANCE REPORT OF
DACON INSURANCE BROKERS, INC

1. For the fiscal year ended **December 31, 2024**
2. Certificate Authority Number **IB-22-2025-R**
3. Metro Manila, Philippines
Province, Country or other jurisdiction of incorporation or organization
4. 2nd Floor, Dacon Building, 2281 Chino Roces Avenue Extension, Makati City, 1231
Address of principal office Postal Code
5. +632 8888 3624 local 2279
Company's telephone number, including area code
6. On process
Company's official website
7. N/A
Former name, former address, and former fiscal year, if changed since last report

ANNUAL CORPORATE GOVERNANCE REPORT			
	COMPLIANT/ NON- COMPLIANT	ADDITIONAL INFORMATION	EXPLANATION
The Board's Governance Responsibilities			
Principle 1: The company should be headed by a competent, working board to foster the long-term success and sustainability of the corporation in a manner consistent with its corporate objectives and long-term best interests of its shareholders and other stakeholders.			
Recommendation 1.1			
1. Board is composed of directors with collective working knowledge, experience or expertise that is relevant to the company's industry/sector.	Compliant	The Board is composed of six (6) directors with collective industry knowledge, experience that is relevant to insurance brokerage and other industries.	
2. Board has an appropriate mix of competence and expertise.	Compliant	The company has a diverse board made up of competent and experienced directors.	
3. Directors remain qualified for their positions individually and collectively to enable them to fulfill their roles and responsibilities and respond to the	Compliant	Directors are skilled professionals with proven success in their respective areas of expertise. No incidents have occurred that would render them unfit to continue serving as directors.	

needs of the organization.				
Recommendation 1.2				
1. Board is composed of a majority of non-executive directors.	Non-compliant	Reference: General Information Sheet	The Board has yet to fulfil the vacancy for 1 board seat to comply with this recommendation.	
Recommendation 1.3				
1. Company provides in its Board Charter or Manual on Corporate Governance a policy on training of directors.	Non-compliant		The Company has yet to create a policy on training of directors.	
2. Company provides in its Board Charter or Manual on Corporate Governance an orientation program for first time directors.	Non-compliant		The Company has yet to create an orientation program for first time directors.	
3. Company has relevant annual continuing training for all directors.	Non-compliant		The Company has yet to create annual continuing training for all directors.	

Recommendation 1.4			
1. Board has a policy on board diversity.	Compliant	The Board adheres to a policy promoting diversity. It comprises individuals with specialized knowledge and experience in mining, power generation, finance, accounting and construction industry. Furthermore, the Board includes both male and female members.	
Recommendation 1.5			
1. Board is assisted in its duties by a Corporate Secretary	Compliant	The Board is assisted by Corporate Secretary, Atty. Redencio Villarivera.	
2. Corporate Secretary is a separate individual from the Compliance Officer	Non-compliant		The Company has yet to appoint a Compliance Officer.
3. Corporate Secretary is not a member of the Board of Directors.	Compliant	The Corporate Secretary is not a member of the Company's Board of Directors.	
4. Corporate Secretary attends training/s on corporate governance.	Compliant	The Corporate Secretary participated in training sessions focused on Corporate Governance.	
Recommendation 1.6			
1. Board is assisted by Compliance Officer.	Non-compliant		The Company has yet to appoint a Compliance Officer.

2. Compliance Officer has a rank of Vice President or an equivalent position with adequate stature and authority in the corporation.	Non-compliant		
3. Compliance Office is not a member of the board.	Non-compliant		
4. Compliance Office attends training/s on corporate governance annually.	Non-compliant		

Principle 2: The fiduciary roles, responsibilities and accountabilities of the Board as provided under the law, the company's articles and by-laws, and other legal pronouncements and guidelines should be clearly made known to all directors as well as to stockholders and other stakeholders.

Recommendation 2.1

1. Directors act on a fully basis, in good faith, with due diligence and care, and in the best interest of the company.	Compliant	Link to the Minutes of the Meeting of the Board	
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Recommendation 2.2

1. Board oversees the development, review and approval of the	Non - compliant		The Board, in coordination with the management team, prepares its strategic plans and objectives.
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company's business objectives and strategy.			
2. Board oversees and monitors the implementation of the company's business objectives and strategy in order to sustain the company's long-term viability and strength.	Non - compliant		
Recommendation 2.3			
1. Board is headed by a competent and qualified Chairperson.	Compliant	Jorge A. Consunji is a competent and qualified Chairman of the Board.	
Recommendation 2.4			
1. Board ensures and adopts an effective succession planning program for directors, key officers and management.	Non - compliant		The Company has yet to adopt a policy on effective succession planning program for directors, key officers and management.
2. Board adopts a policy on the retirement for directors and key officers.	Non - compliant		

Recommendation 2.5		
1. Board formulates and adopts a policy specifying the relationship between remuneration and performance of key officers and board members.	Non-Compliant	The board has yet to formulate and adopts a policy specifying the relationship between remuneration and performance of key officers and board members in preparation of having independent directors.
2. Board aligns the remuneration of key officers and board members with long-term interests of the company.	Non-Compliant	
3. Directors do not participate in discussions or deliberations involving his/her own remuneration.	Non-Compliant	
Recommendation 2.6		
1. Board has a formal and transparent board nomination and election policy.	Non - compliant	The Company has yet to create board nomination and election policy.

2. Board nomination and election policy is disclosed in the company's Manual on Corporate Governance.	Non - compliant	
3. Board nomination and election policy includes how the company accepts nominations from minority shareholders.	Non - compliant	
4. Board nomination and election policy includes how the board reviews nominated candidates.	Non - compliant	
5. Board nomination and election policy includes an assessment of the effectiveness of the Board's processes in the nomination, election or replacement of a director.	Non - compliant	
6. Board has a process for identifying the quality of directors that is aligned with the strategic	Non - compliant	

direction of the company.				
Recommendation 2.7				
1. Board has overall responsibility in ensuring that there is a group-wide policy and system governing related party transactions (RPTs) and other unusual or infrequently occurring transactions.	Non - compliant			The Company has yet to create policy and system governing related party transactions (RPTs).
2. RPT policy includes appropriate review and approval of material RPTs, which guarantee fairness and transparency of the transactions.	Non - compliant			
3. RPT policy encompasses all entities within the group, taking into account their size, structure, risk profile and complexity of operations.	Non - compliant			

Recommendation 2.8			
1. Board is primarily responsible for approving the selection of Management led by the Chief Executive Officer (CEO) and the heads of the other control functions (Chief Risk Officer, Chief Compliance Officer and Chief Audit Executive).	Compliant	Board is primarily responsible for approving the selection of Management led by the President. However, there is no heads of other control functions (Chief Risk Officer, Chief Compliance Officer and Chief Audit Executive) appointed yet.	
2. Board is primarily responsible for assessing the performance of Management led by the Chief Executive Officer (CEO) and the heads of the other control functions (Chief Risk Officer, Chief Compliance Officer and Chief Audit Executive).	Compliant		

Recommendation 2.9	1. Board establishes an effective performance management framework that ensures that Management, including the Chief Executive Officer performance is at par with the standards set by the Board and Senior Management.	Compliant	
2. Board establishes an effective performance management framework that ensures that personnel's performance is at par with the standards set by the Board and Senior Management.	Compliant	Currently, lacks a formal policy and procedures. As of the moment, the management team is being evaluated by the President.	
Recommendation 2.10	1. Board oversees that an appropriate internal control system is in place.	Non-compliant	

2. The internal control system includes a mechanism for monitoring and managing potential conflict of interest of the Management, members and shareholders.	Non-compliant		The company has yet to create internal control system
3. Board approves the Internal Audit Charter.	Non-compliant		
Recommendation 2.11			
1. Board oversees that the company has in place a sound enterprise risk management (ERM) framework to effectively identify, monitor, assess and manage key business risks.	Non-compliant		The company has yet to establish a sound enterprise risk management (ERM) framework

2. The risk management framework guides the Board in identifying units/business lines and enterprise-level risk exposures, as well as the effectiveness of risk management strategies.	Non-compliant		
Recommendation 2.12			
1. Board has a Board Charter that formalizes and clearly states its roles, responsibilities and accountabilities in carrying out its fiduciary duties.	Non-compliant		
2. Board Charter serves as a guide to the directors in the performance of their functions.	Non-compliant		The company has yet to create a Board Charter
3. Board Charter is publicly available and posted on the company's website.	Non-compliant		

Principle 3: Board committees should be set up to the extent possible to support the effective performance of the Boards' functions, particularly with respect to audit, risk management, related party transactions, and other key corporate governance concerns, such as nomination and remuneration. The composition, functions and responsibilities of all committees established should be contained in a publicly available Committee Charter.

Recommendation 3.1

1. Board establishes board committees that focus on specific board functions to aid in the optimal performance of its roles and responsibilities.	Non-compliant	The Board has yet to establish board committees that will focus on specific board functions to aid in the optimal performance of its roles and responsibilities.
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Recommendation 3.2

1. Board establishes an Audit Committee to enhance its oversight capability over the company's financial reporting, internal control system, internal and external audit processes, and compliance with applicable laws and regulations.	Non-compliant	The Board has yet to establish Audit Committee.
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2. Audit Committee is composed of at least three appropriately qualified non-executive directors, the majority of whom, including the Chairman is independent.	Non-compliant		
3. All the members of the committee have relevant background, knowledge, skills, and/or experience in the areas of accounting, auditing and finance.	Non-compliant		
4. The Chairman of the Audit Committee is not the Chairman of the Board or of any other committee.	Non-compliant		

Recommendation 3.3			
1. Board establishes a Corporate Governance Committee tasked to assist the Board in the performance of its corporate governance responsibilities, including the functions that were formerly assigned to a Nomination and Remuneration Committee.	Non-compliant		The board has yet to establishes a Corporate Governance Committee.
2. Corporate Governance Committee is composed of at least three members, majority of whom should be independent directors.	Non-compliant		
3. Chairman of the Corporate Governance Committee is an independent director.	Non-compliant		

Recommendation 3.4			
1. Board establishes a separate Board Risk Oversight Committee (BROC) that should be responsible for the oversight of a company's Enterprise Risk Management system to ensure its functionality and effectiveness.	Non-compliant		The Board has yet to establish a separate Board Risk Oversight Committee (BROC)
2. BROC is composed of at least three members, the majority of whom should be independent directors, including the Chairman.	Non-compliant		
3. The Chairman of the BROC is not the Chairman of the Board or of any other committee.	Non-compliant		
4. At least one member of the BROC has relevant thorough knowledge and experience on risk and risk management.	Non-compliant		

Recommendation 3.5		
1. The Board establishes a Related Party Transactions (RPT) Committee, which is tasked with reviewing all material related party transactions of the company.	Non-compliant	
2. RPT Committee is composed of at least three non-executive directors, majority of whom should be independent, including the Chairman.	Non-compliant	The Board has yet to establish a Related Party Transactions (RPT) Committee
Recommendation 3.6		
1. All established committees have a Committee Charters stating in plain terms their respective purposes, memberships,	Non-compliant	The company has yet to establish recommended committees as such no Committee Charters also in placed.

structures, operations, reporting process, resources and other relevant information.				
2. Committee Charters provide standards for evaluating the performance of the Committees.	Non-compliant			
3. Committee Charters were fully disclosed on the company's website.	Non-compliant			

Principle 4: To show full commitment to the company, the directors should devote the time and attention necessary to properly and effectively perform their duties and responsibilities, including sufficient time to be familiar with the corporation's business.

Recommendation 4.1

1. The Directors attends and actively participates in all meetings of the Board, Committees and shareholders in person or through tele- /videoconferencing conducted in accordance with the rules and regulations of the Commission.	Compliant	Reference: Minutes of the meeting	
2. The directors review meeting materials for all Board and Committee meetings.	Compliant		
3. The directors asks the necessary questions or seek clarifications and explanations during the Board and Committee meetings.	Compliant		

Recommendation 4.2		
1. Non-executive directors concurrently serve as directors to a maximum of five Insurance Commission Regulated Entities (ICREs) and publicly-listed companies to ensure that they have sufficient time to fully prepare for meetings, challenge Management's proposals/views, and oversee the long-term strategy of the company.	Compliant	None of the non-executive directors concurrently serve as directors of other ICREs.
Recommendation 4.3		
1. The directors notify the company's board where he/she is an incumbent director before accepting a directorship in another company.	Compliant	The notification is done during the nomination process.

Principle 5: The board should endeavor to exercise an objective and independent judgement on all corporate affairs.

Recommendation 5.1

1. The Board is composed of at least twenty percent (20%) independent directors.

Non-compliant

The Board has yet to appoint independent directors to comply with this recommendation.

Recommendation 5.2

1. The independent directors possess all the necessary qualifications and none of the disqualifications to hold the position.

Non-compliant

The Board has yet to appoint independent directors to comply with this recommendation.

Recommendation 5.3

1. The independent directors serve for a maximum cumulative term of nine years. As far as Insurance Companies are concerned, the foregoing term limit shall be reckoned from 02 January 2015 while the reckoning date for the Pre-Need Companies and Health Maintenance Organizations shall be from 21 September 2016. For other covered entities, all previous terms served by existing independent Directors prior to the effectivity of this Circular shall not be included in the application of the term limit	Non-compliant	The Board has yet to appoint independent directors to comply with this recommendation.
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prescribed in this item.			
2. The company bars an independent director from serving in such capacity after the term limit of nine years.	Non-compliant		
3. In the instance that the company retains an independent director in the same capacity after nine years, the board submits to the Insurance Commission a formal written justification and seek shareholders' approval during the annual shareholders' meeting.	Non-compliant		
Recommendation 5.4			
1. The positions of Chairman of the Board and Chief Executive Officer are held by separate individuals.	Compliant	The Chairman of the Board is Mr. Jorge A. Consunji. While Ms. Ma. Cristina Gotianun is the Chief Executive Officer.	

2. The Chairman of the Board and the Board and Chief Executive Officer have clearly defined responsibilities.	Compliant	The Chairman of the Board and Chief Executive Officer have clearly defined responsibilities stated in the By-laws.	
Recommendation 5.5			
1. If the Chairman of the Board is not an independent director or where the roles of Chairman and CEO are being held by one person, the Board should designate a lead director among the independent directors.	Compliant	The Chairman of the Board is Mr. Jorge A. Consunji. While Ms. Ma.Crisitna Gotianun is the Chief Executive Officer.	
Recommendation 5.6			
1. Directors with material interest in a transaction affecting the corporation should abstain from taking part in the deliberations for the same.	Non-compliant		The company has yet to create a policy on directors with material interest abstaining from taking part in the deliberations for the same.

Recommendation 5.7		
1. The non-executive directors (NEDs) have separate periodic meetings with the external auditor and heads of the internal audit, compliance and risk functions, without any executive directors present to ensure that proper checks and balances are in place within the corporation.	Non-compliant	The company has yet to create a policy for the non-executive directors (NEDs) have separate periodic meetings with the external auditor and heads of the internal audit, compliance and risk functions, without any executive directors present to ensure that proper checks and balances are in place within the corporation.
2. The meetings are chaired by the lead independent director.	Non-compliant	The company has yet to appoint a lead independent director.
Principle 6: The best measure of the Board's effectiveness is through an assessment process. The Board should regularly carry out evaluations to appraise performance as a body, and assess whether it possesses the right mix of backgrounds and competencies.		
Recommendation 6.1		
1. The Board conducts an annual assessment of its performance as a whole.	Non-compliant	The company's Board has yet to conduct its annual assessment including its Chairman.

2. The performance of the Chairman is assessed annually by the Board.	Non-compliant		
3. The performance of the individual member of the Board is assessed annually by the Board.	Non-compliant		
4. The performance of each committee is assessed annually by the Board.	Non-compliant		
5. Every three years, the assessments are supported by an external facilitator.	Non-compliant		
Recommendation 6.2			
1. Board has in place a system that provides, at the minimum, criteria and process to determine the performance of the Board, individual directors and committees.	Non-compliant		The company's Board has yet to create a system that provides at the minimum, criteria and process to determine the performance of the Board, individual directors and committees.
2. The system allows for a feedback mechanism from the shareholders.	Non-compliant		

Principle 7: Members of the Board are duty-bound to apply high ethical standards, taking into account the interests of all stakeholders.

Recommendation 7.1

1. Board adopts a Code of Business Conduct and Ethics, which provide standards for professional and ethical behavior, as well as articulate acceptable and unacceptable conduct and practices in internal and external dealings of the company.	Compliant	The managing company has established Code of Conduct for all its employees and officers. The Code of Conduct copy is issued by HR upon employment boarding.	
2. The Code is properly disseminated to the Board senior management and employees.	Compliant		
3. The Code is disclosed and made available to the public through the company website.	Compliant		

Recommendation 7.2			
1. Board ensures the proper and efficient implementation and monitoring of compliance with the Code of Business Conduct and Ethics.	Compliant	The company's HR Dept. ensures proper and efficient implementation of the Code of Business Conduct and Ethics and Internal policies.	
2. Board ensures the proper and efficient implementation and monitoring of compliance with company internal policies.	Compliant		
Disclosure and Transparency			
Principle 8: The company should establish corporate disclosure policies and procedures that are practical and in accordance with best practices and regulatory expectations.			
Recommendation 8.1			
1. Board establishes corporate disclosure policies and procedures to ensure a comprehensive, accurate, reliable and timely report to shareholders and other stakeholders that gives a fair and complete picture of a	Non-compliant		The company has yet to establish a corporate disclosure policies and procedures.

company's financial condition, results and business operations.				
Recommendation 8.3				
1. Board fully discloses all relevant and material information on individual board members to evaluate their experience and qualifications, and assess any potential conflicts of interest that might affect their judgment.	Non-compliant			The company's Board has yet to conduct its annual assessment including its Chairman.
2. Board fully discloses all relevant and material information on key executives to evaluate their experience and qualifications, and assess any potential conflicts of interest that might affect their judgment.	Non-compliant			

Recommendation 8.4

1. Company provides a clear disclosure of its policies and procedure for setting Board remuneration, including the level and mix of the same in the Annual Corporate Governance Report consistent with ASEAN Corporate Governance Scorecard (ACGS) and the Revised Corporation Code.	Non-compliant		The company's Board has yet to establish policies and procedure for setting Executive remuneration
2. Company provides a clear disclosure of its policies and procedure for setting Executive remuneration, including the level and mix of the same in the Annual Corporate Governance Report consistent with ASEAN Corporate Governance Scorecard (ACGS)	Non-compliant		

and the Revised Corporation Code.			
3. Company discloses the remuneration on an individual basis, including termination and retirement provisions.	Non-compliant		
Recommendation 8.5			
1. Company discloses its policies governing Related Party Transactions (RPTs) and other unusual or infrequently occurring transactions.	Non-compliant		The Company has yet to formalize RPT policy.
2. Company discloses material or significant RPTs in its Annual Company Report or Annual Corporate Governance Report, reviewed by the Board, and submitted for confirmation by majority vote of the stockholders in the	Compliant	As also required by the Philippine Financial Reporting Standards, the material or significant RPTs are disclosed in the notes to the Audited Financial Statements which are also reviewed and approved by the Board.	

annual stockholders' meeting during the year.				
Recommendation 8.7				
1. Company's corporate governance policies, programs and procedures are contained in its Manual on Corporate Governance (MCG).	Non-compliant			The Company has yet to formalize corporate governance policies, programs and procedures.
2. Company's MCG is posted on its company website.	Non-compliant			The Company website is still under construction.
Principle 9: The company should establish standards for the appropriate selection of an external auditor, and exercise effective oversight of the same to strengthen the external auditor's independence and enhance audit quality.				
Recommendation 9.1				
1. Audit Committee has a robust process for approving and recommending the appointment,	Compliant		The appointment and reappointment, including the fees of external auditors are discussed and approved by the Board.	

	reappointment, removal, and fees of the external auditors.				
2.	The appointment, reappointment, removal, and fees of the external auditor is recommended by the Audit Committee, approved by the Board and ratified by the shareholders.	Compliant			
3.	For removal of the external auditor, the reasons for removal or change are disclosed to the regulators and the public through the company website and required disclosures.	Compliant	There were no changes of external auditors for the year.		

Recommendation 9.2

1. Audit Committee

Charter includes the Audit Committee's responsibility on:

- i. assessing the integrity and independence of external auditors;
- ii. exercising effective oversight to review and monitor the external auditor's independence and objectivity; and
- iii. exercising effective oversight to review and monitor the effectiveness of the audit process, taking into consideration relevant Philippine professional and regulatory requirements.

Compliant

The company has yet to establish Audit Committee Charter though these recommendations are part of the duties and responsibilities of the Board.

2. Audit Committee Charter contains the Committee's responsibility on reviewing and monitoring the external auditor's suitability and effectiveness on an annual basis.	Compliant		
Recommendation 9.3			
1. Company discloses the nature of non-audit services performed by its external auditor in the Annual Report to deal with the potential conflict of interest.	Compliant		
2. Audit Committee stays alert for any potential conflict of interest situations, given the guidelines or policies on non-audit services, which could be viewed as impairing the external auditor's objectivity.	Compliant	The company does not engage its external auditors for non-audit services.	

Principle 10: The company should ensure that the material and reportable non-financial and sustainability issues are disclosed.

Recommendation 10.1

1. Board has a clear and focused policy on the disclosure of non-financial information, with emphasis on the management of economic, environmental, social and governance (EESG) issues of its business, which underpin sustainability.	Non-compliant		
2. Company adopts a globally recognized standard/framework in reporting sustainability and non-financial issues.	Non-compliant		The company has yet to establish a clear and focused policy on the disclosure of non-financial issues/ information.

Principle 11: The company should maintain a comprehensive and cost-efficient communication channel for disseminating relevant information. This channel is crucial for informed decision-making by investors, stakeholders and other interested users.

Recommendation 11.1

1. The company should have a website to ensure a comprehensive, cost efficient, transparent, and timely manner of disseminating relevant information to the public.	Non-compliant	The Company website is still under construction.
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Internal Control System and Risk Management Framework

Principle 12: To ensure the integrity, transparency and proper governance in the conduct of its affairs, the company should have a strong an effective internal control system and enterprise risk management framework.

Recommendation 12.1

1. Company has an adequate and effective internal control system in the conduct of its business.	Compliant	Company has an adequate and effective internal control system in the conduct of its business. Although they are not explicitly stated in our company policy, the managing company ensures adherence to the principles.	
2. Company has an adequate and effective enterprise risk management	Non-compliant		The company has yet to establish an enterprise risk management framework to handle the risk management function.

framework in the conduct of its business.				
Recommendation 12.2				
1. Company has in place an independent internal audit function that provides an independent and objective assurance, and consulting services designed to add value and improve the company's operations.	Non-compliant			The company has yet to create Internal Control Committee to handle internal control function.
Recommendation 12.3				
1. The company has a qualified Chief Audit Executive (CAE) appointed by the Board.	Non-compliant			The company has yet to create Internal Control Committee to handle internal control function.
2. CAE oversees and is responsible for the internal audit activity of the	Non-compliant			

organization, including that portion that is outsourced to a third party service provider.				
3. In case of a fully outsourced internal audit activity, a qualified independent executive or senior management personnel is assigned the responsibility for managing the fully outsourced internal audit activity.	Non-compliant			
Recommendation 12.4				
1. The company has a separate risk management function to identify, assess and monitor key risk exposures.	Non-compliant			The company has yet to establish an enterprise risk management framework to handle the risk management function.

CERTIFICATION

The undersigned certify that the responses and explanations set forth in the above Company's Annual Corporate Governance Report are true, complete and correct of our own personal knowledge and/or based on authentic records.

Signed in the City of MAKATI on the SEP 04 2025 of _____ 2025.


Jorge A. Consunji
CHAIRMAN OF THE BOARD


Ma. Cristina C. Gotianun
PRESIDENT/CEO


Atty. Redencio C. Villarivera
CORPORATE SECRETARY

N/A
**CORPORATE GOVERNANCE
COMPLIANCE OFFICER**

N/A
INDEPENDENT DIRECTOR

N/A
INDEPENDENT DIRECTOR

SUBSCRIBED AND SWORN to before me this SEP 04 2025 day of _____, 2025, by the following who are all personally known to me (or whom I have identified through competent evidence of identity) and who exhibited to me their respective identification document as follows:

NAME	ID NO.	DATE/PLACE ISSUED
1. Jorge A. Consunji	Passport No. P6400423A	March 13, 2018 / DFA Manila
2. Ma. Cristina C. Gotianun	Passport No. P5509920A	January 03, 2018 / DFA Manila
3. Redencio C. Villarivera	Driver's License No. N02-94-250644	June 04, 2023 / LTO Makati

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Series of 2025

NOTARY PUBLIC


ATTY. RENE M. M. VILLA
Notary Public of Makati City
Appointment No. M-110
(Ren) (2025 - 2026)
Until December 31, 2026
PTR No. 10467471, 01-03-2025; Makati City
IBP Lifetime No. 013595; 12-27-2013; I.C.
Roll No. 37226
MCLE Compliance No. VII 0012754; 08-27-2024
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