

AUDIT COMMITTEE

1. ELIZABETH C. UMALI

*Chairperson, Audit Committee
Independent Director*

Ms. Elizabeth C. Umali has extensive experience in the Banking and Finance industry having served as Vice President of Planters Development Bank.

2. GILDA C. LUCENA

*Member, Audit Committee
Independent Director*

Ms. Gilda C. Lucena has extensive background in Banking and Finance. She served as VP – Treasury of Westmont Investment Corp. and as President of Westmont Forex Corp. Ms. Lucena also has relevant experience in the life insurance industry.

Ms. Lucena earned her baccalaureate degree from St. Theresa’s College. She also studied Strategic Business Economics Program from the University of Asia and the Pacific.

3. JUANITO G. ARCILLA

*Member, Audit Committee
Independent Director*

Atty. Juanito G. Arcilla is a lawyer and law professor. He is with the Brillantes Arcilla Martinez Diokno & Dela Cruz Law Offices.

Atty. Arcilla holds an AB Philosophy degree from Holy Rosary Major Seminary and a Bachelor of Laws degree from San Beda College.

4. RENE V. REYES

Member, Audit Committee

Dr. Rene V. Reyes is a Cardiologist. He has extensive experience in the management of laboratories and diagnostic clinics.

Dr. Reyes earned his Bachelor's Degree and Doctor of Medicine Degree from the University of Santo Tomas.

5. EDGAR C. DE ASIS

Member, Audit Committee

FVP for Finance and Treasury

Mr. Edgar C. De Asis has years of managerial experience in the banking and finance industry. He currently serves as Finance and Treasury Head of Caritas Health Shield, Inc., Caritas Life Insurance Corporation and Caritas Financial Plans, Inc.

Mr. De Asis holds a bachelor's degree in Civil Engineering from the University of the Philippines and a master's degree in Business Administration from the Ateneo Graduate School of Business

-- o0o --