

2018 ACCOMPLISHMENT REPORT- CREDIT COMMITTEE

1. COMPOSITION

Chairperson: Emmanuel G. Herbosa	<ul style="list-style-type: none"> ▪ Post Graduate- Masters in Business Administration, Wharton School ▪ BSIME, Dela Salle University ▪ Birthday - April 22, 1953 ▪ Age - 66 years old ▪ Date of Appointment - June 1, 2018 ▪ 2018 Trainings- Corporate Governance Orientation Program- August 29, 2018
Members: Rosalia V. De Leon	<ul style="list-style-type: none"> ▪ BA Economics- University of the Philippines ▪ MA in Development Economics- Williams College, Massachusetts ▪ Birthday - September 4, 1960 ▪ Age - 57 years old ▪ Date of Designation - February 24, 2017
Nora K. Terrado	<ul style="list-style-type: none"> o William A. Beluso, Jr.- Accounting- Colegio de la Purisima Concepcion ▪ Bachelor of Laws, Adamson University, Manila, Philippines ▪ Birthday - November 8, 1972 ▪ Age - 45 years old ▪ Date of Designation - February 24, 2017
Jay Y. Yuvallos	<ul style="list-style-type: none"> ▪ Post Graduate- Strategic Business Economics, University of Asia and Pacific ▪ BS in Commerce- University of Saint La Salle ▪ Birthday - June 22, 1955 ▪ Age - 62 years old ▪ Date of Designation - January 21, 2016
Wilfrido A. Atienza	<ul style="list-style-type: none"> ▪ BS in Commerce Accounting University of San Jose Recoletos ▪ Birthday - July 26, 1966 ▪ Age - 51 years old ▪ Date of Designation - November 28, 2012
Stephen A. Antig	<ul style="list-style-type: none"> ▪ BS Business Economics - UP Diliman ▪ MBA - Columbia University ▪ Birthday - July 5, 1955 ▪ Age - 62 years old ▪ Date of Designation - August 26, 2015 ▪ Master in Business Management, Asian Institute of Management ▪ AB Political Science-BSC Accounting, University of San Carlos ▪ Birthday - November 23, 1951 ▪ Age - 67 years old ▪ Date of Appointment - July 1, 2018

2. ACCESS TO INFORMATION - AT LEAST THREE (3) WORKING DAYS PRIOR TO SCHEDULED MEETING, pursuant to BR No. 2006, Series of 2008.

3. Per Charter the Committee shall meet regularly at least once a month or as often as required.

COMPOSITION	NUMBER OF MEETINGS ATTENDED	TOTAL NUMBER OF MEETINGS
1. Chairperson Herbosa	2	2
2. Director Beluso	5	5
3. Director Terrado	3	5
4. Director Yuvallos*	2	5
5. Director Atienza	5	5
6. Director Antig**	NA	NA

* Only up to October 16, 2018

** Official Reporting Date: October 17, 2018

4. Total No. of Meetings for CY 2018 is 5 (Please see attached Summary of Meetings).

5. Matters Acted Upon by the Committee

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| <ul style="list-style-type: none"> ▪ Diamond Wings Poultry Farms, Inc. ▪ Status of Active Cases as of 31 December 2017 | <ul style="list-style-type: none"> ▪ Additional Concerns from the Annual Account Review of MPIC ▪ CPM- Acct Classification & Portfolio Limit & Amt of Loans/Guarantees |
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<ul style="list-style-type: none">▪ Report of Portfolio Cap and CAR as of October and November 2017▪ Portfolio Update as of October and November 2017▪ Outstanding Portfolio as of October and November 2017▪ Pricing for Super Prime Accounts▪ Portfolio Guarantee Scheme for Agri-Agra Accounts and Rural/Savings Bank▪ Annual Account Review of Metro Pacific Investments Corporation▪ Annual Account Review of Subic Water & Sewerage Co., Inc.▪ Action Plan on Defaulted Accounts and on Acquired/Foreclosed/ Levied Assets▪ Status of Active Cases as of 30 September 2018▪ Report on Sub-Credit Committee Actions▪ Outstanding Portfolio Earnings and Risk Profile as of 30 September 2018	<ul style="list-style-type: none">▪ Proposed Business Concept Enhancement▪ Revised COB 2018 and BE 2019▪ Percentage of Compliance- BSP ROE as of 31 December 2015▪ Portfolio Updates from February-May 2018▪ Outstanding Portfolio as of 30 June 2018▪ Status of Active Cases as of 30 June 2018
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SCHEDULE OF CREDIT COMMITTEE MEETING FOR CY 2018

Approved Schedule	Actual Meeting	Remark
January 19, 2018	January 19, 2018	
February 21, 2018	February 19, 2018	Preferred date of Directors due to quorum issue
March 16, 2018	March 16, 2018	
April 20, 2018		There were no accounts for consideration of the Credit Committee.
May 18, 2018		There were no accounts for consideration of the Credit Committee.
June 22, 2018		There were no accounts for consideration of the Credit Committee.
July 20, 2018		There were no accounts for consideration of the Credit Committee.
August 17, 2018	August 10, 2018	
September 21, 2018		There were no accounts for consideration of the Credit Committee.
October 22, 2018		There were no accounts for consideration of the Credit Committee.
November 16, 2018	November 21, 2018	
December 12, 2018		There were no accounts for consideration of the Credit Committee.

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