

Board of Director's Skills Matrix

The Board of Director's Skills Matrix below represents the Directors' key skills, which are particularly valuable to the effective oversight of the Company and execution of our strategy.

Experiences and Skills	Benedicto C. Sison	Cesar Luis F. Bate	Gerald L. Bautista	Cielito F. Habito	Teresita J. Herbosa	Aleli Angela G. Quirino	Oscar S. Reyes	Valerie N. Pama
Executive Leadership	✓	✓	✓	✓	✓	✓	✓	✓
Financial Services	✓		✓		✓		✓	✓
Government Relations/Policy	✓			✓	✓	✓	✓	
International Business	✓			✓	✓	✓	✓	✓
Risk Management	✓	✓	✓	✓	✓		✓	✓
Actuarial							✓	
Human Resources	✓	✓	✓	✓	✓	✓	✓	✓
Accounting	✓			✓	✓	✓	✓	✓
Customer needs, behavior and brands	✓		✓				✓	✓
Sales and Distribution	✓	✓	✓				✓	✓
Corporate Governance	✓		✓	✓	✓	✓	✓	✓
Corporate Development	✓		✓		✓	✓	✓	✓