

**Western Guaranty Corporation**  
**Directors and Key Officers' Profiles**

**Board of Directors**

| <b>Name</b>             | <b>Educational Background</b>                                                                                                   | <b>Position(s)</b>   | <b>Previous Work/Professional Affiliations</b>                                                                                                                                                                                                                                                                                       | <b>Professional Licenses and Certifications/Trainings</b>                                                                  |
|-------------------------|---------------------------------------------------------------------------------------------------------------------------------|----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|
| Atty Levy Edwin C. Ang  | * Juris Doctor - Ateneo de Manila University (1998)<br>* A.B. Philosophy - Ateneo de Manila University (1992)                   | Chairman             | * Lawyer - Sentro ng Alternatibong Lingap Partical (SALIGAN); 1999 - 2007<br>* Student Organizer - Kristohanong Katil ng Bansa Pagpakabana, Xavier University CDO; 1992 - 1993                                                                                                                                                       | * Member - Integrated Bar of the Philippines<br>* Corporate Governance - Insurance Institute fo Asia and the Pacific, Inc. |
| Choa Siu Tin            | Bachelor of Science in Commerce<br>Major in Management - University of the East                                                 | Director & President | Western Guaranty Corporation                                                                                                                                                                                                                                                                                                         | Corporate Governance - Insurance Institute fo Asia and the Pacific, Inc.                                                   |
| Maria Joselita L. Ang   | B.S. Psychology - University of the Philippines (1990)                                                                          | Director & Treasurer | Western Guaranty Corporation                                                                                                                                                                                                                                                                                                         | Corporate Governance - Insurance Institute fo Asia and the Pacific, Inc.                                                   |
| Matthew Joseph L. Ang   | B.S. Exercise and Sports Science - Treston International College                                                                | Director             | Western Guaranty Corporation                                                                                                                                                                                                                                                                                                         | Corporate Governance - Insurance Institute fo Asia and the Pacific, Inc.                                                   |
| David Benjamin L. Ang   | Bachelor of Science In Physical Therapy - University of Santo Tomas                                                             | Director             | Western Guaranty Corporation                                                                                                                                                                                                                                                                                                         | Corporate Governance - Insurance Institute fo Asia and the Pacific, Inc.                                                   |
| Atty. Caesar R. Certeza | * Juris Doctor - Ateneo de Manila University (1995)<br>* Bachelor of Arts Major in Economics - University of Santo Tomas (1991) | Independent Director | * Corporate Secretary and Legal Counsel - The Gotesco Group of Companies<br>* Law Firm Partner - Halili, Certeza, Matibag Law Offices<br>* Legal Officer I - NGL Pacific, Ltd.<br>* Associate Lawyer - Sebastian Liganor Galinato and Tierra Law Offices<br>* Instructor I / Faculty of Arts and Letters - University of Santo Tomas | * Member - Integrated Bar of the Philippines<br>* Corporate Governance - Insurance Institute fo Asia and the Pacific, Inc. |

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| Atty. Geronimo Borja Halili | <ul style="list-style-type: none"> <li>* Juris Doctor - Ateneo de Manila University (1996)</li> <li>* Bachelor of Science in Commerce Major in Management - San Beda College (1991)</li> </ul> | Independent Director | <ul style="list-style-type: none"> <li>* Law Firm Partner - Halili, Certeza, Matibag Law Offices</li> <li>* Associate Lawyer - Y.F. Busmente &amp; Associates Law Offices</li> <li>* Legal Apprentice of Justice Jose A.R. Melo - Supreme Court</li> </ul> | <ul style="list-style-type: none"> <li>* Member - Integrated Bar of the Philippines</li> <li>* Corporate Governance - Insurance Institute fo Asia and the Pacific, Inc.</li> </ul> |
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### Key Officers

| Name                  | Educational Background                                                                                                                                                                                                                                                | Position(s)                                | Pevious Work/Professional Affiliations                                                                                                                                                                                                                                                              | Professional Licenses and Certifications/Trainings                                                                                                                                                   |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Clarita N. Chua       | Bachelor of Science in Business Administraion Major in Accounting - University of the East                                                                                                                                                                            | Executive Vice President & General Manager | <ul style="list-style-type: none"> <li>* Member - PIRA Board of Trustees</li> <li>* Execom Member - HDMF Pool</li> <li>* Treasurer - BPI Condominium Corporation</li> <li>* Special Asst. to the President - Shoe Mart, Inc .</li> </ul>                                                            | <ul style="list-style-type: none"> <li>* PMMSC Munich Re Symposium: Complex and High-Risk Engineering</li> <li>* Corporate Governance - Insurance Institute fo Asia and the Pacific, Inc.</li> </ul> |
| Atty. Elsa R. Reblora | <ul style="list-style-type: none"> <li>* Bachelor of Laws - MLQU, Manila</li> <li>* Bachelor of Science in Business Administration Major in Accounting - FEATI University</li> <li>* Bachelor of Science in Elementary School Education - Bicol University</li> </ul> | Vice President & Corporate Secretary       | <ul style="list-style-type: none"> <li>* Vice President - Association of Insurance Claimsmen</li> <li>* President - Philippine Association of Surety Underwriters, Inc. (2001)</li> </ul>                                                                                                           | <ul style="list-style-type: none"> <li>* Member - Integrated Bar of the Philippines</li> <li>* Corporate Governance - Insurance Institute fo Asia and the Pacific, Inc.</li> </ul>                   |
| Teresita N. Vergara   | Bachelor of Science in Business Administration Major in Accounting - University of the East, Manila                                                                                                                                                                   | Vice President & Comptroller               | Western Guaranty Corp                                                                                                                                                                                                                                                                               | Corporate Governance - Insurance Institute fo Asia and the Pacific, Inc.                                                                                                                             |
| Johnson M. Kwan       | <ul style="list-style-type: none"> <li>* Bachelor of Science in Business Administration Major in Accounting - Far Eastern University</li> <li>* Bachelor of Science in Electrical Engineering - Mapua Institute of Technology</li> </ul>                              | Vice President Underwriting                | <ul style="list-style-type: none"> <li>* Malayan Insurance Co., Inc</li> <li>* Alliedbankers Insurance Corp</li> <li>* Himmel Industries Inc.</li> <li>* First Continental Assurance Co., Inc.</li> <li>* Pioneer Insurance &amp; Surety Corporation</li> <li>* United Laboratories, Inc</li> </ul> | Corporate Governance - Insurance Institute fo Asia and the Pacific, Inc.                                                                                                                             |

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| Bernard Gerard M. Reyes | Bachelor of Science in Psychology - Colegio de San Juan de Letran                       | Vice President Marketing                                       | <ul style="list-style-type: none"> <li>* Management and Marketing Practitioner with 37 years of Comprehensive Experience in the Insurance Industry</li> <li>* Company Underwriter for Casualty, Fire &amp; Surety Lines</li> </ul>                                                          | Corporate Governance - Insurance Institute fo Asia and the Pacific, Inc.                                                                                                                                                                       |
| Ruben Gabriel Oandasan  | Bachelor of Science in Commerce Major in Banking & Finance                              | Vice President Branch & Agency Operation                       | <ul style="list-style-type: none"> <li>* Full Pledged Consultant / AVP Region Head - Charter Ping An Insurance Corp /AXA (2014-2019)</li> <li>* SVP - Stronghold Insurance Co., Inc (2002-2013 )</li> <li>* Sr. EVP &amp; Gen Manager - Wellington Insurance Company (1999-2002)</li> </ul> | Corporate Governance - Insurance Institute fo Asia and the Pacific, Inc.                                                                                                                                                                       |
| Lourdes C. Yu           | Bachelor of Science in Commerce Major in Management - College of the Holy Spirit (1983) | Vice President Personal Accident & Miscellaneous Casualty      | Asst Manager - Malayan Insurance Co. Inc. (PA & Misc. Casualty)                                                                                                                                                                                                                             | <ul style="list-style-type: none"> <li>* PMMSC Munich Re Symposium: Understanding Emerging Trends and Exposures: LEG 2/3 &amp; Renewable Energy</li> <li>* Corporate Governance - Insurance Institute fo Asia and the Pacific, Inc.</li> </ul> |
| Wilfredo S. Magno       | 4th Year Civil Engineering - Mapua Institute of Technology                              | Vice President Fire Underwriting, Reinsurance & Microinsurance | Western Guaranty Corp                                                                                                                                                                                                                                                                       | Corporate Governance - Insurance Institute fo Asia and the Pacific, Inc.                                                                                                                                                                       |
| Carmelita M. Pestanio   | Bachelor of Science Major in Accounting                                                 | Vice President Accounting Departm,ent                          | <ul style="list-style-type: none"> <li>* 17 Years Internal Auditor - Malayan Insurance Company</li> <li>* AVP - Dominion Insurance (1992-1993)</li> <li>* Former BOD - Association of Insurance Accountant of the Phils.</li> </ul>                                                         | <ul style="list-style-type: none"> <li>* Member - Philippine Institute of Certified Public Accountants</li> <li>* Corporate Governance - Insurance Institute fo Asia and the Pacific, Inc.</li> </ul>                                          |

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| Apolinario P. Manguiat | Bachelor of Science in Zoology -<br>Far Eastern University                      | Vice President<br>Claims<br>Department        | Investors Assurance Corp (1987-1993)                                                                                             | <p>* Electric Vehicles:<br/>Underwriting and Claims -<br/>Singapore College of Insurance<br/>&amp; Insurance Institute for Asia<br/>and the Pacific, Inc.</p> <p>* Corporate Governance -<br/>Insurance Institute fo Asia and<br/>the Pacific, Inc.</p> |
| Roberto C. Angeles     | Bachelor of Science Major in<br>Commerce (Marketing) - Dela Salle<br>University | Vice President -<br>Makati Business<br>Center | <p>* Vice President - Benpres Insurance Agency, Inc.</p> <p>* Vice President - Republic Surety &amp; Insurance<br/>Co., Inc.</p> | Corporate Governance -<br>Insurance Institute fo Asia and<br>the Pacific, Inc.                                                                                                                                                                          |