SECURITIES AND EXCHANGE COMMISSION
SEC FORM 20-IS
INFORMATION STATEMENT PURSUANT TO SECTION 20
OF THE SECURITIES REGULATION CODE

1. Check the appropriate box:

   [ ] Preliminary Information Statement [√] Definitive Information Statement

2. Name of Registrant as specified in its charter **House of Investments, Inc.**

3. **Makati City, Metro Manila, Philippines**
   Province, country or other jurisdiction of incorporation or organization

4. SEC Identification Number **15393**

5. BIR Tax Identification Code **000-463-069-000**

6. **9F, Grepalife Bldg., 221 Sen. Gil J. Puyat Ave., Makati City, Metro Manila, Phil. 1200**
   Address of principal office Postal Code

7. Registrant's telephone number, including area code **(632) 8815-9636 to 38**

8. Date, Time and place of the meeting of security holders
   August 14, 2026, 4:00 P.M., with proceedings livestreamed and voting conducted via remote communication or in absentia through the Company's secure online voting facility. The presiding officer will be in Makati City. The video conferencing platform to be used will be Zoom Webinar.

9. Approximate date on which the Information Statement is first to be sent or given to security holders. **July 17, 2026**

10. ***In case of Proxy Solicitations***:

    Name of Person Filing the Statement/Solicitor: Atty. Samuel V. Torres
    Address: House of Investments, Inc., 9/F Grepalife Building, 221 Sen. Gil Puyat Avenue, Makati City, Metro Manila
    Telephone No.: 8815-96-36
    Email address: hi_asm@hoi.com.ph

11. Securities registered pursuant to Sections 8 and 12 of the Code (information on number of shares and amount of debt is applicable only to corporate registrants):

Title of Each Class	Number of Shares Outstanding
Common, P1.50 par value	1,469,302,230

Total Debt Outstanding as of March 31, 2025: No debt registered. No debt registered pursuant to Section 4 and 8 of the RSA

12. Are any or all of registrant's securities listed on a Stock Exchange?

    Yes (√) No _____ **Common Stocks**

    The **common stock** of the Corporation is listed on the **Philippine Stock Exchange, Inc.**

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PART 1
INFORMATION REQUIRED IN INFORMATION STATEMENT

A. GENERAL INFORMATION

Item 1: Date, Time and Place of Meeting of Security Holders:

Date of meeting	:	**August 14, 2026**
Time of meeting	:	**4:00 pm**
Place of meeting	:	**Virtually with the proceedings livestreamed and voting conducted by proxy or *in absentia*** **The presiding officer will be at the 26/F The Yuchengco Centre**
Approximate mailing date of this statement	:	**July 17, 2026**
Registrant's mailing address	:	**27/F, The Yuchengco Centre** **333 Sen. Gil J. Puyat Avenue** **Makati City, Metro Manila, Philippines**

There will be no physical venue for the meeting. It will instead be held virtually. The link to the meeting will be provided to stockholders of record who register to confirm their attendance. Actual proceedings shall be livestreamed, and voting will be conducted by proxy or through remote communication or in absentia. Pursuant to the alternative mode of distributing and providing copies of the notice of the Annual Stockholders' Meeting as provided for in the Securities and Exchange Commission's NOTICE dated March 11, 2026, the notice to Stockholders shall be published in the business section of two (2) newspapers of general circulation, in print and online format, for two (2) consecutive days beginning July 15, 2026. Electronic copies of the Information Statement, Management Report, SEC Form 17-A and other pertinent documents will be made available on the (a) Company's website and (b) PSE Edge.

Voting by proxy or through remote communication or *in absentia* shall be adopted. In all items for approval, each voting share entitles its registered owner as of Record Date to one (1) vote.

In the case of the election of Directors, each shareholder may vote such number of shares for as many persons as there are directors to be elected or he may accumulate the aforesaid shares and give one nominee as many votes as the number of directors to be elected multiplied by the number of his shares, or he may distribute them on the same principle among as many nominees as he shall see fit; provided that, the whole number of votes cast by him shall not exceed the number of shares owned by him multiplied by the total number of directors to be elected.

All votes submitted through proxy or voting by remote communication or *in absentia*, within the period indicated in the Notice will be counted and tabulated by the Office of the Corporate Secretary and the results will be validated by the RCBC Trust Corporation Stock Transfer Processing Office.

Item 2: Dissenters' Right of Appraisal

Pursuant to Title X, Section 80 of the Revised Corporation Code of the Philippines (the "Revised Corporation Code"), a stockholder shall have the right to dissent and demand payment of the fair value of his/her shares in the following instances:

a. In case an amendment to the Corporation's articles of incorporation has the effect of changing or restricting the rights of any stockholder or class of shares, or of authorizing preferences in any respect superior to those of outstanding shares of any class, or of extending or shortening the term of corporate existence;
b. In case of sale, lease, exchange, transfer, mortgage, pledge or other disposition of all or substantially all of the corporate property and assets as provided in the Revised Corporation Code;
c. In case of merger or consolidation; and
d. In case of investment of corporate funds for any purpose other than the primary purpose of the Corporation.

A stockholder who shall have voted against a proposed corporate action may seek payment of the value of his/her shares by submitting to the Corporation a written demand for such payment within thirty (30) days after the vote was taken. Failure to make such demand within the said period shall be deemed as a waiver of the stockholder's appraisal right. The failure of a dissenting stockholder to submit his/her certificates of stock with the Corporation (for notation that such are dissenting shares) within ten (10) days after the required written demand has been made shall also be deemed as a waiver of the dissenting stockholder's appraisal right.

If, within sixty (60) days from the approval of the corporate action by the stockholders, the dissenting stockholder and the Corporation cannot agree on the fair value of the shares, it shall be determined and appraised by three (3) disinterested persons, one of whom shall be named by the stockholder, another by the corporation and the third by the two (2) thus chosen. The findings of the majority of the appraisers shall be final, and their award shall be paid by the corporation within thirty (30) days after the same is made.

Upon payment of the value of his/her shares, the dissenting stockholder shall forthwith transfer his shares to the Corporation. However, no payment shall be made to any dissenting stockholder unless the Corporation has retained earnings in its books to cover such payment.

A dissenting stockholder's demand for payment may not be withdrawn unless the Corporation consents thereto. If, however, such demand is withdrawn with the Corporation's consent, or if the proposed corporate action is abandoned, rescinded or disapproved, or if it is determined that the stockholder is not entitled to the appraisal right, then the right of the stockholder to be paid the fair value of his/her shares shall cease, the status of the stockholder shall be restored, and all dividends which would have accrued on the shares shall be paid to the stockholder.

There are no corporate matters in the Agenda for the annual meeting that will entitle dissenting stockholders to exercise their right of appraisal as provided in the Title X of the Revised Corporation Code.

Item 3: Interest of Certain Persons in or Opposition to Matters to be Acted Upon

a) No current director or officer of the Company, or nominee, for election as directors of the Company or any associate thereof, has any substantial interest, direct or indirect, by security holdings or otherwise, in any matter to be acted upon other than the election to office.

b) No director has informed the Company in writing that he intends to oppose any action to be taken by the registrant at the meeting.

B. CONTROL AND COMPENSATION INFORMATION

Item 4: Voting Securities and Principal Holders Thereof

(a) Class of Voting shares as of June 30, 2026:

Common Stocks	1,469,302,230 shares

Each common share of the Company’s capital stock is entitled to one (1) vote at the Annual Stockholders’ Meeting.

(b) Record Date: July 15, 2026

Only stockholders of record at the close of business on **July 15, 2026** are entitled to vote at the meeting either in person or by proxy.

(c) Election of Directors and Cumulative Voting Rights

In all items for approval except election of directors, each share of stock entitles its registered owner to one (1) vote.

In case of election of Directors, each stockholder may vote the number of shares of stock standing in his own name as of the record date of the meeting for as many persons as there are directors to be elected or he may cumulate said shares and give one candidate as many votes as the number of directors to be elected multiplied by the number of his shares shall equal, or he may distribute them on the same principle among as many candidates as he shall see fit; Provided, that the total number of votes cast by him shall not exceed the number of shares owned by him as shown in the books of the Corporation multiplied by the whole number of directors to be elected.

Security Ownership of Certain Beneficial Owners and Management

1. Owners of more than 5% of voting securities as of June 30, 2026.

COMMON STOCK

SHARE CLASS	NAME AND ADDRESS OF RECORD OWNER	NAME OF BENEFICIAL OWNER & RELATIONSHIP WITH RECORD OWNER	CITIZENSHIP	NUMBER OF SHARES BENEFICIALLY OWNED	% OF TOTAL
Common	**PAN MALAYAN MANAGEMENT & INVESTMENT CORPORATION** 48/F, Yuchengco Tower, RCBC Plaza, 6819 Ayala Ave., Makati City *Principal Stockholder*	**Ms. Helen Y. Dee** *Chairperson* is authorized to direct voting of the shares held by Pan Malayan Management & Investment Corporation	Filipino	842,270,070*	57.32%
Common	**GPL Holdings, Inc.** 4/F Grepalife Building, 221 Senator Gil J. Puyat Avenue., Makati City *Principal Stockholder*	**Ms. Helen Y. Dee** *President* is authorized to direct voting of the shares held by GPL Holdings, Inc.	Filipino	340,803,508*	23.19%
Common	**RCBC Securities, Inc.** *7/F Yuchengco Tower, RCBC Plaza, 6819 Ayala Ave., Makati City*	**Mr. Raoul V. Santos** *President*	Filipino	264,734,563**	18.02%

** Represents direct and indirect ownership.*
*** Includes indirect ownership of Pan Malayan Management & Investment Corporation and GPL Holdings, Inc.*

There are no arrangements that may result in change in control.

2. Security Ownership of Management

Securities beneficially owned by the directors, nominees, officers, other than qualifying shares, as of June 30, 2026 according to the records of its stock and transfer agent, Rizal Commercial Banking Corp. (RCBC):

NAME OF BENEFICIAL OWNER	CITIZENSHIP	NATURE OF OWNERSHIP	SHARES OWNED	% OF CLASS
Ms. Helen Y. Dee	Filipino	Direct Indirect	1,125,345 871,780	0.0766% 0.0593%
Mr. Lorenzo V. Tan	Filipino	Direct	5	0.0000%
Ms. Yvonne S Yuchengco	Filipino	Direct	45	0.0000%
Mr. Medel T. Nera	Filipino	Direct	5	0.0000%
Mr. Gilbert F. Santa Maria	Filipino	Direct	5	0.0000%
Mr. Eugene S. Acevedo**	Filipino	Direct	5	0.0000%
Mr. John Mark S. Frondoso*	Filipino	Direct	5	0.0000%
Mr. Francisco H. Licuanan III*	Filipino	Direct	500	0.0001%
Mr. Carlos G. Dominguez*	Filipino	Direct	5	0.0000%

NAME OF BENEFICIAL OWNER	CITIZENSHIP	NATURE OF OWNERSHIP	SHARES OWNED	% OF CLASS
Dr. Roberto F. de Ocampo*	Filipino	Direct	5	0.0000%
Mr. Juan B. Santos*	Filipino	Direct	5	0.0000%
Mr. Gregorio T. Yu***	Filipino	Direct	5	0.0000%
Mr. Gabriel S. Claudio **	Filipino	Direct	1	0.0000%
Mr. Omar Bryan T. Mier**	Filipino	Direct	1	0.0000%
Mr. Rafael L. Camus**	Filipino	Direct	1	0.0000%
Mr. Alfredo S. Panlilio**	Filipino	Direct	1	0.0000%
Sub-Total			**1,997,718**	**0.1460%**
Total Common Shares			**1,469,302,230**	**100%**

None of the officers have direct or indirect shares other than those mentioned above.
* Will not stand for re-election
** Nominee for election
*** Independent Director Nominee for election

Changes in Control
There had been no change in control in the Company that had occurred since the beginning of last year.

Voting Trust Holders of 5% And More
There are no shareholdings holding any Voting Trust Agreement or any such similar agreement.

Ownership of Foreigners Per Class
As of June 30, 2026, there are 15,851,272 shares or 1.08% of the common stock that are held by foreigners.

Item 5: Directors and Executive Officers

House of Investments' Board of Directors has eleven (11) members elected by and from among the stockholders. The Board is accountable for providing overall management and direction of the firm. Board meetings are held on a regular basis or as often as required to discuss the Company's operations, business strategy, policies, and other corporate matters. The information below includes positions currently held by the directors and executive officers, as well as positions held during the past five years.

DIRECTORS		
Name	**Position**	**Length of Service**
Ms. Helen Y. Dee	Chairperson	22 Years
Mr. Lorenzo V. Tan	Director President & CEO	9 Years as Director 7 Years President & CEO
Mr. Medel T. Nera	Director	14 Years
Ms. Yvonne S Yuchengco	Director	24 Years
Mr. Gilbert F. Santa Maria	Director	1 year
Mr. Eugene S. Acevedo**	Nominee	N/A

INDEPENDENT DIRECTORS		
Name	**Position**	**Length of Service**
Dr. Roberto F. de Ocampo*	Director	24 Years
Carlos G. Dominguez*	Director	2 Years
Mr. John Mark Frondoso*	Director	9 Years
Mr. Francisco H. Licuanan III*	Director	20 Years
Mr. Juan B. Santos*	Director	11 Years
Mr. Gregorio T. Yu***	Director	2 Year
Mr. Gabriel S. Claudio **	Nominee	N/A
Mr. Omar Bryan T. Mier**	Nominee	N/A
Mr. Rafael L. Camus**	Nominee	N/A
Mr. Alfredo S. Panlilio**	Nominee	N/A

* Will not stand for re-election
** Nominee for election
*** Independent Director Nominee for election

EXECUTIVE OFFICERS			
Name	**Position**	**Age**	**Citizenship**
Ms. Helen Y. Dee	Chairperson	81	Filipino
Mr. Lorenzo V. Tan	President & CEO	64	Filipino
Ms. Gema O. Cheng	EVP – COO, CFO & Treasurer	61	Filipino
Mr. Juan Felipe Alfonso	EVP – Business Development & Strategy	55	Filipino
Mr. Alexander Anthony G. Galang	FSVP - Chief Audit Executive	65	Filipino
Mr. Francis O. Hilario	SVP – Group Chief Information and Technology Officer	61	Filipino
Mr. Joselito D. Estrella	SVP – Chief Information Officer	61	Filipino
Ms. Ruth C. Francisco	SVP – Chief Risk Officer	62	Filipino
Ms. Ma. Esperanza F. Joven	FVP – Finance	55	Filipino
Ms. Ma. Elisa E. De Lara	FVP – Internal Audit	56	Filipino
Ms. Maria Teresa T. Bautista	FVP – Corporate Controller	53	Filipino
Ms. Sonia P. Villegas	FVP – Human Resources and Admin	57	Filipino
Ms. Chona B. Cacho-Retulla	VP – IT Audit Cluster	42	Filipino
Atty. Lalaine P. Monserate	VP – Legal & Compliance Officer	62	Filipino
Mr. Gerard G. Magadia	VP – GM, Procurement Shared Services	54	Filipino
Mr. Charles A. Rosario	VP – IT Operations	53	Filipino
Ms. Liwliwa Grace D. Valencia	VP – HR Strategic	53	Filipino
Mr. Alexis Nikolai S. Diesmos	VP – Property	50	Filipino
Atty. Samuel V. Torres	Corporate Secretary	61	Filipino
Atty. Ma. Elvira Bernadette G. Gonzalez	Asst. Corporate Secretary	48	Filipino

POSITION AND BACKGROUND WITHIN THE LAST 5 YEARS

HELEN Y. DEE, 81 years old, Filipino, has been **Chairperson of the Board** since 2001 to present. She was also President and CEO of the company from 2001-2011. She is currently serving as Chairperson of PetroEnergy Resources Corporation, Rizal Commercial Banking Corporation, all of which are PSE-listed companies. She is the Chairperson, Vice Chairperson or a Director of several companies engaged in telecommunications (PLDT), banking, insurance, and real property businesses. ***Educational Background:*** Ms. Dee received her Master's Degree in Business Administration from De La Salle University.

LORENZO V. TAN, 64, Filipino, is a **Director** from 2017 to present and the **President & CEO** from 2019 to present. Mr. Tan is currently serving as **Chairman** of EEI Corporation; **Director** of Smart Communications, Inc., Digitel Telecommunications, Sunlife Grepa Financial, Inc., iPeople Inc., Malayan Insurance Company, Inc., Manila Memorial Park Cemetery, Inc., PetroEnergy Corporation, Hi-Eisai Pharmaceutical, Inc., and Alphaland Corporation; **Director, President and CEO** of ATYC, Inc., RCBC Realty Corporation, Tarlac Terra Ventures, Inc. and San Lorenzo Ruiz Investment Holdings and Services, Inc., HI Cars, Inc., and Landev Corporation. He holds the **Vice Chairmanship** of the Pan Malayan Management and Investment Corporation (PMMIC), and TOYM Foundation. ***His past experiences include****:* President and CEO of Rizal Commercial Banking Corporation. Prior to that, he also served as the President and CEO of Sun Life of Canada (Philippines), Inc., the Philippine National Bank, and the United Coconut Planters Bank; Managing Director of Primeiro Partners, Inc.; Chairman of Asian Bankers Association; President of Bankers Association of the Philippines (BAP). As BAP president, he led the Association in representing the BAP in the ASEAN Bankers Association (ABA), composed of the national banking associations from the 10-member countries in the Association of Southeast Asian Nations (ASEAN). He was also Member of the Board of Trustees at De La Salle Zobel ***Educational Background****:* Certified Public Accountant in Pennsylvania, USA and in the Philippines. Mr. Tan graduated from De La Salle University with a Bachelor of Science degree in Accounting and Commerce, and holds a Master in Management degree from the J.L. Kellogg Graduate School of Management, Northwestern University.

YVONNE S. YUCHENGCO, 72, Filipino, is a **Director** from 1999-2006, 2008 to present. She is also the **Chairman and President** of Philippine Integrated Advertising Agency, Inc., Y Tower II Office Condominium Corp., Yuchengco Tower Office Condominium Corp., and XYZ Assets Corporation;

Chairman of RCBC Capital Corporation and Y Realty Corporation; **Vice Chairperson** of National Reinsurance Corp. of the Philippines and Malayan Insurance Co., Inc.; **Director, Treasurer and CFO** of Pan Malayan Management & Investment Corp.; **Director and President** of Alto Pacific Corporation, MICO Equities, Inc. and RCBC Land, Inc.; **Director and Treasurer** of Water Dragon, Inc., HI Cars, Inc., Malayan High School of Science, Inc., Mona Lisa Development Corp., Petro Energy Resources Corp., Mayahin Holdings Corporation and Pan Malayan Realty Corp.; **Director and Vice-President** of AY Holdings, Inc.; **Trustee and Chairperson** of The Malayan Plaza Condominium Owners and Yuchengco Museum, Inc.**;** **Director** of Annabelle Y. Holdings & Management Corporation, A.T. Yuchengco, Inc., Enrique T. Yuchengco, Inc., DS Realty, Inc., GPL Holdings, Inc., HYDee Management & Resource Corp., iPeople Inc., La Funeraria Paz-Sucat, Inc., Luisita Industrial Park Corp., Malayan International Insurance Corp., Manila Memorial Park Cemetery, Inc., MPC Investment Corporation, Pan Malayan Express, Inc., Shayamala Corporation, YGC Corporate Services, Inc.**;** **Trustee** of Avignon Tower Condominium Corporation, Phil-Asia Assistance Foundation, Inc., Malayan Education System, Inc. (Operating Under the Name of Mapua University), AY Foundation, Inc. and Yuchengco Center, Inc.; **Advisory Member** of Rizal Commercial Banking Corporation**, Trustee, Chairman and President** of Yuchengco Museum, Inc**.** ***Educational Background:*** Bachelor of Arts in Interdisciplinary Studies from Ateneo De Manila University, Philippines.

GREGORIO T. YU, 67, Filipino, was appointed to the Board in August 2024. He is a Philippine businessperson who has been at the head of various companies. Currently, Mr. Yu is **Chairman** of Nexus Technologies Inc. and is a **Director** of the Philippine Bank of Communications Inc., Philippine Airlines Inc. and Inchape Philippines. He is also the **Lead Independent Director** of AIA Philippines Life and General Insurance Inc. He is also on the board of a number of other public and private companies. ***Past experiences include***: **Chairman** of The CATS Group of Companies, **President and Chief Executive Officer** of Belle Corporation, the developer of the Tagaytay Highlands complex. He was also the **President** of Tagaytay Highlands International Golf Club; The Country Club at Tagaytay Highlands, and The Tagaytay Midlands Golf Club. Mr. Yu was also a **Trustee** of the Government Service Insurance System and Chairman of the Restructuring Committee of Philippine Airlines Inc.. He was **President and CEO** of Pacific Online Systems Inc., **Treasurer & Executive Director** at National Reinsurance Corporation of the Philippines; **Chairman and President** of Philequity Fund, Philequity PSE Index Fund, Philequity Peso Bond Fund, **Director** of Corporate Finance at Chase Manhattan Asia Limited (Hong Kong), **Vice President-Area Credit** at The Chase Manhattan Bank N.A. (Hong Kong), **Chairman** of Xavier School Educational & Trust Fund Inc and **Trustee** of Xavier School. ***Educational Background****:* Gregorio T. Yu received an undergraduate degree from De La Salle University and an MBA from The Wharton School of the University of Pennsylvania.

MEDEL T. NERA, 70, Filipino, is a **Director** from 2011 to present. He is also a **Director** of IPeople, Inc, National Reinsurance Corporation of the Philippines, Ionics, Inc, Ionics-EMS Inc., and Metro Retail Sales Group, Inc. His ***past experiences include***: **President and CEO** of House of Investments, Inc., **President** of RCBC Realty Corp., **Director and Chairman** of the Risk Oversight Committee and **member** of the Audit Committee of Rizal Commercial Banking Corporation, and **Director** of EEI Corp and Holcim Philippines Inc. He was a former **partner** of SyCip Gorres Velayo and Co. and Ernst and Young Global. ***Educational Background***: Master of Business Administration from the Stern School of Business, New York, New York, USA, Bachelor of Science in Commerce from Far Eastern University, Manila, Philippines, International Management Program, Manchester Business School, Manchester, United Kingdom, and the Pacific Rim Bankers Program at the University of Washington, Washington, USA. Mr. Nera is a Certified Public Accountant.

FRANCISCO H. LICUANAN III, 82, Filipino, is **an Independent Director** since 2006 to present. He is also **Chairman & CEO** of Battery Park Investment, Inc., and New Pacific Resources Management Inc.; **Chairman and President/CEO** of GeoEstate Development Corporation; **President & CEO** of Innovative Property Solutions, Inc. ***Educational Background****:* Master of Business Administration from Harvard Business School, USA; Bachelor of Arts in Economics (cum laude) from Ateneo De Manila University, Philippines.

JUAN B. SANTOS, 86, Filipino. He is **a Director** of Philippine Investment Management Corp., Marsman Drysdale Agri-business Holdings, Inc. (MDAHI); St. Luke's Medical Center; and Allamanda Management Corporation; Member of the Board of Advisors of East-West Seeds Co., Mitsubishi Motor Phil. Corporation; Consultant of Marsman-Drysdale Group of Companies. *His* ***past experiences include*****:** **Chairman** of Social Security System; **Secretary** of Trade and Industry, Philippines; **Chairman and CEO** of Nestle Philippines, Singapore and Thailand; **Director** of Philex Mining Corporation, Philippine Long Distance Telephone Company (PLDT), San Miguel Corporation; ***Educational Background:*** Advanced Management from

International Institute of Management Development (IMD), Lausanne, Switzerland; Post-graduate studies on Foreign Trade from Thunderbird School of Global Management, Arizona, USA; and Bachelor of Science in Business Administration from Ateneo De Manila University, Philippines

ROBERTO F. DE OCAMPO, 80, Filipino, former Secretary of Finance, is an **Independent Director** from 2000 to present. He also serves as the Chairman of the Audit Committee. Dr. de Ocampo also serves as **Chairman Emeritus** of the Philippine Veterans Bank and Foundation for Economic Freedom (FEF); **Chairman of the Board of Advisors** of the RFO Center for Public Finance and Regional Economic Cooperation (an ADB Regional Knowledge Hub); **Member /Advisory Board Member** of a number of important global institutions including The Conference Board, the Trilateral Commission, the Emerging Markets Forum, and the Centennial Group. ***His past experiences***: **President** of the Asian Institute of Management (AIM); **President** of Management Association of the Philippines (MAP); **Chairman and Chief Executive Officer** of the Development Bank of the Philippines during the presidency of Cory Aquino; **Chairman** of the Land Bank during the Ramos Administration; **Member** of the Board Governors of the World Bank, IMF, and ADB. He was awarded by Queen Elizabeth the Most Excellent Order of the British Empire (OBE), by France as a Chevalier (Knight) of the Legion d'Honneur, and by the Vatican as Knight of the Holy Sepulchre of Jerusalem. He is the recipient of many other awards including Philippine Legion of Honor, ADFIAP Man of the Year, Ten Outstanding Young Men Award, CEO Excel Award, several Who's Who Awards and the 2006 Asian HRD Award for Outstanding Contribution to Society. ***Educational Background***: Dr. de Ocampo graduated from De La Salle College and Ateneo de Manila University, received an MBA from the University of Michigan, holds a post-graduate diploma in Development Administration from the London School of Economics, and has four doctorate degrees (Honoris Causa) conferred by the De La Salle University in Business Administration, by the University of Angeles City in Public Administration, by the Philippine Women's University in Laws, and by the San Beda College in Humane Letters.

CARLOS G. DOMINGUEZ III, 80, Filipino, currently sits as **Independent Director** of House of Investments, Inc., Rizal Commercial Banking Corporation (RCBC), Petroenergy Resources Corporation, GT Capital Holdings, Inc., Sun Life Grepa Financial, Inc. He is also currently **President** of PTFC Redevelopment Corporation. ***Past experiences include***: **Secretary**, Department of Finance (from July 1, 2026 to June 30, 2022); **Member**, Monetary Board, Bangko Sentral ng Pilipinas; **Governor** for the Philippines, Asian Development Bank and World Bank; **Alternate Governor** for the Philippines, International Monetary Fund; **Ex-Officio Chairman**, Land Bank of the Philippines, Philippine Deposit Insurance Corporation, and Social Security System; **President**, BPI Agricultural Development Bank; **Minister**, Ministry of Natural Resources; **Secretary**, Department of Agriculture; **Chairman** and **Chief Executive Officer**, Philippine Airlines; **Chief Executive Officer**, Retail Specialist Inc., Philippine Tobacco Flue-Curing and Redrying Corp., Philippine Associated Smelting and Refining Corp., and Halifax Capital Resources Inc.; **Director/Board Member**, RCBC Capital Corp., House of Investments, Shangri-la Plaza Corp., Northern Mindanao Power Corp., Roxas Holdings, and MERALCO. He has extensive private sector experience spanning agriculture and multiple industries (tobacco, energy, real estate, retail, hospitality, mining, and copper smelting). ***Awards/Recognitions***: Order of Lakandula (Rank of Grand Cross/Bayani); Grand Cordon of the Order of the Rising Sun (Japan). ***Educational Background***: A.B. Economics and MBA, Ateneo de Manila University; Executive Management Program, Stanford University Graduate School of Business.

GILBERT F. SANTA MARIA, 59, Filipino, was appointed a Director in May 2025. Mr. Santa Maria is also currently serving as **President, Chief Executive Officer**, **Member of the Board of Directors** of Metro Pacific Tollways Corporation; Independent Director of Chelsea Logistics Corporation, **Director** of Pioneer Adhesives Inc. **Member of the Board of Trustees** for the University of the Philippines Engineering R&D Foundation Inc., and **Alumni Advisory Board Member** of the Yale University School of Management. ***Past experience include:*** **President and COO** of Philippine Airlines, **Chief Operating Officer (COO)** of Ibex Global, Washington D.C., **Senior Adviser** of EEI Corporation, Pioneer Adhesives Inc., Scrubbed. Inc. in San Francisco, HydroMX in New York City. ***Educational Background:*** Mr. Santa Maria graduated from the University of the Philippines, Diliman with a Bachelor of Science degree in electrical Engineering, and holds a Masters in Public & Private Management form the Yale University School of Management.

JOHN MARK S. FRONDOSO, 51, Filipino, was elected as an **Independent Director** in December 2016. He is the **Chairman and President** of FSG Capital, Inc.; **President** of Star Two Holdings, Inc.; **Director** of FSG Technology Ventures, Inc. (Digipay); **Honorary Consul** of the Czech Republic in Cebu City, and **Director** of Philippine Deposit Insurance Corporation. ***His Past experiences include:*** **President** of FSG Technology Ventures, Inc. (Digipay)); **Director** of HC Consumer Finance Philippines, Inc. (Home

Credit); **Trustee and Chairman** of the Investment Committee of the Philippine Public-School Teachers Association; **Philippine Chief Representative & Executive Director** of Morgan Stanley (Singapore) Holdings Pte Ltd.; **Associate Director** of Barclays Capital (Investment Banking Division of Barclays Bank PLC). ***Educational Background**:* Bachelor of Science in Industrial Management (University Honors) from Carnegie Mellon University, USA.

OMAR BYRON T. MIER, 79, Filipino, is a nominee for **Independent Director.** ***Past Experience***: **He was** previously **President** of the Philippine National Bank, serving for two terms; **Director and approving Credit Officer** of the Executive and Credit Committees; **Chairman** of Legaspi Savings Bank; **Independent Director** and **Chairman** of the Audit Committees of both Robinson's Land Corporation and Pay Maya Phils. Inc. ***Educational Background*:** Bachelor of Science degree in Business Administration, major in Accounting, Bachelor of Arts in Economics, Master of Arts in Economics (no thesis) all from the University of the Philippines

ALFREDO S. PANLILIO, 62, Filipino, is a nominee for **Independent Director**. Presently, he is a **Member** of the Board of Directors of PLDT, Inc. and Smart Communications, Inc. Past Experience: **Senior Vice President** and **Head** of Customer & Retail Services, Manila Electric Company; **President and CEO** of PLDT Global Corp. ***Educational Background:*** MBA J.L Kellogg School of Management at Northwestern University, Bachelor of Science in Business Administration from California State University-San Francisco State University.

DR. EUGENE S. ACEVEDO, 62, Filipino, is a nominee for **Director** and is the **Advisory Dean** and **Professor in Practice** at the Mapúa E.T. Yuchengco School of Business; **Executive in Residence** of the Asian Institute of Management; **Member** of the Board of Directors of Cebu Landmasters, Inc.; **Member** of the Board of Trustees of University of San Carlos, ***Past Experiences***: **Vice Chairman** of the Asian Institute of Management; **Chairman** of the Asian Bankers Association; **Chairman** of City Savings Bank and concurrently served as **Chairman** of five thrift/rural bank and remittance company subsidiaries; **President** of Philippine National Bank. He is also an accomplished author of several books. ***Educational Background:*** Doctor of Business Administration, Asian Institute of Management; Doctor of Philosophy from Southeast Asia Interdisciplinary Development Institute-SAIDI Graduate School of OD and Planning; Advanced Management Program, Harvard Business School; Bachelor of Science in Physics, magna cum laude

GABRIEL S. CLADIO, 71, Filipino, is a nominee for **Independent Director** and is currently a **Member** of the Board of Directors of Toby's Sports Foundation, Risks and Opportunities Assessment Management, Ginebra San Miguel, **Past Experiences: Member** of the Board of Directors of RCBC; **Member** of the Board of Directors of the Philippine Amusement and Gaming Corporation (PAGCOR); **Chairman** of the Board of Trustees, Manila Waterworks and Sewerage System, **Member** of the Board of Directors of the Development Bank of the Philippines; ***Educational Background:*** AB Communication Arts, Ateneo de Manila University

EXECUTIVE OFFICERS:

GEMA O. CHENG, 61, Filipino, is the **Executive Vice President – Chief Operating Officer, Chief Finance Officer and Treasurer**. She also holds the following positions within the group: **Executive Vice President – Chief Financial Officer** of iPeople, inc.; **Chairman and President** of Investment Managers, Inc.; **Director, Executive Vice President and Treasurer** of Landev Corporation; **Director and Chief Operating Officer** of San Lorenzo Ruiz Investment Holdings and Services, Inc, **Director, Chief Operating Officer and Chief Financial Officer** of ATYC, Inc., **Chief Financial Officer & Treasurer** of HI Cars, Inc. and Tarlac Terra Ventures, Inc. She also serves as **Director** of the following: Mapua Malayan Colleges Laguna, Inc., Mapua Malayan Colleges Mindanao, La Funeraria Paz-Sucat, Inc. Manila Memorial Park Cemetery, Inc., and Director & Member of the Executive Committee of RCBC Trust Corporation. ***Educational Background**:* Bachelor of Arts in Economics (Magna Cum Laude) from the University of the Philippines-Diliman, Philippines; Certificate of Special Studies in Administration and Management from Harvard University, USA.

ALEXANDER ANTHONY G. GALANG, 65, Filipino, is the **First Senior Vice President for Internal Audit** since 2022. He was **Senior Vice President** from 2009 to 2022 and **Vice President** of the company from 2004 to 2009. He is a Certified Public Accountant (CPA) having placed 12^{th} in the 1981 licensure exams. He has a Global Certification as a Certified Fraud Examiner (CFE) and a Certification in Risk Management Assurance (CRMA). ***Educational Background:*** He completed the Professional Managers

Program at the Atenao Graduate School of Business, Makati, and Bachelor of Science in Commerce Major in Accounting (Cum Laude) from University of Sto. Tomas, Manila, Philippines.

JUAN F. ALFONSO, 55, Filipino, is the **Executive Vice President – Business Development and Strategy** and is a **Board Member** of the Ateneo Research Institute for Science and Engineering (ARISE). ***His past experiences include***: **MRT 3 Project Head** for the Metro Pacific Investments Corporation-Sumitomo Corporation Consortium; **President and Chief Executive Officer** of the Ligh Rail Manila Corporation; **Chief Operating Officer** of Aseagas Corporation and **Senior Vice President** for AP Renewables, Inc. both wholly-owned subsidiaries of Aboitiz Power; **President and General Manager** of Chemoil Energy Philippines, Inc. He also served as the **Chairman** of the Harvard Business School Club of the Philippines ***Educational Background:*** Advanced Management Program at the Harvard Business School; Master of Business Administration (MBA) Cum Laude from F.W. Olin Graduate School of Business, Babson College; Bachelor of Science in Management from Ateneo de Manila University.

FRANCISCO VICENTE O. HILARIO, 61 Filipino, is the **Senior Vice President** - Group Chief Information and Technology Officer. His ***past experiences include:*** **First Vice President** - IT Governance Head of Rizal Commercial Banking Corporation, **Chief Information Security Officer** and Head of Operational Risk of Rizal Commercial Banking Corporation. ***Educational Background***: Bachelor of Science in Physics from De La Salle University; Master in Business Management from Asian Institute of Management.

JOSELITO D. ESTRELLA, 61, Filipino, is the **Senior Vice President - Chief Information Officer**. ***His past experiences include:*** **Senior Vice President – Chief Information Officer** of iPeople inc., **President** of Pan Pacific Computer Center Inc., **Vice President for Sales & Marketing** of AGD Infotech Inc. ***Educational Background:*** Bachelor of Science in Commerce Major in Management from San Beda College; Master of Science in Information Technology from De La Salle University.

RUTH C. FRANCISCO, 62, Filipino, is the **Senior Vice President – Chief Risk Officer**. ***Her past experiences include:*** **Chief Finance Officer** of Malayan Education System, Inc. (Operating under the name of Mapúa University) (“Mapúa); **Treasurer** for Malayan Colleges Foundation, Inc., Malayan Colleges Mindanao (A Mapua School), Inc., and MIT Retirement Fund, Inc. **Educational Background:** Certificate in Business Sustainability Management, University of Cambridge Institute for Sustainability Leadership, UK; Doctor of Business Administration, Colegio de San Juan de Letran; Master in Business Administration, Philippine Christian University; Bachelor of Science in Commerce, Major in Accounting (Magna Cum Laude), Manuel L. Quezon University. She is a Certified Public Accountant.

MA. ESPERANZA F. JOVEN, 55, Filipino, is the **First Vice President** for Finance. She was **Vice President** for Finance of the Company from 2014 to June 2021. She is also the **Chief Finance Officer & Treasurer** of San Lorenzo Investment Holdings and Services, Inc.; **Treasurer** of ATYC, Inc., HI-Eisai Pharmaceutical, Inc., Tarlac Terra Ventures, Inc., and Blackhounds Security & Investigation Agency, Inc.; and a **Director** in Manila Memorial Park Cemetery, Inc., La Funeraria Paz-Sucat, Inc., Investment Managers, Inc. and Blackhounds Security and Investigation Agency, Inc. ***Her past experiences include:*** **Director** of San Lorenzo Ruiz Investment Holdings & Services, Inc. She also held the Series 7, 63, and 24 licenses with the Financial Industry Regulatory Authority (FINRA), The Nasdaq Stock Market, and in the 52 states and territories of the USA and was a Certified Securities Representative with the Philippine Stock Exchange. ***Educational Background:*** Master of Science in Computational Finance and Bachelor of Science in Applied Mathematics from De La Salle University-Manila.

MARIA ELISA E. DE LARA, 56, Filipino, is the **First Vice President** for Group Internal Audit since July 2021. She was **Vice President** of the company from January 2014 to June 2021. She joined the company in October 2010 and was appointed as **Assistant Vice President** for Group Internal Audit effective January 2011. She is a Certified Public Accountant and holds a Global Certification in Risk Management Assurance (CRMA). ***Educational Background:*** Bachelor of Science in Business Administration Major in Accounting (Magna Cum Laude) from the Philippine Women’s University, Manila.

MARIA TERESA T. BAUTISTA, 53, Filipino, is the **First Vice President - Controller** effective July 2024. She joined the group as **Assistant Vice President** - Controller in October 2011 and was Vice President – Controller from July 2017 to June 2024. She is also the **Controller** of Landev Corporation, ATYC Inc., Tarlac Terra Ventures, Inc. and San Lorenzo Ruiz Investment Holdings and Services, Inc.; **Chief Finance officer & Treasurer** of Investment Managers Inc., Xamdu Motors, Inc., and Hexagon Lounge, Inc.;

Treasurer of Greyhounds Security and Investigation Agency Corp. and Secon Professional Security Training Academy, Inc. She is a Certified Public Accountant, holds a Global Certification for Internal Auditors (CIA) and has completed the Six Sigma Green Belt Program. ***Educational Background****: Certificates in CFO Leadership Development Program and Corporate Innovation System Strategy and Design Program from Asian Institute of Management (AIM) and* Bachelor of Science in Commerce, Major in Accounting, from St. Paul College, Philippines.

SONIA P. VILLEGAS, 57, Filipino, is the **First Vice President** for HR and Admin. She was Vice President for HR and Admin of the Company from 2021 to June 2025. She is also a Director of Greyhounds Security and Investigation Agency. ***Her past experiences include****:* **Director** of Landev Corporation, Zambo Realty and Development Corp., and Zambo Carriers, Inc. ***Educational Background****:* Strategic Human Resources Management Certificate Program from Ateneo Center for Organization and Research Development and Bachelor of Arts in Economics from the University of the East, Manila.

CHONA B. CACHO, 42, Filipino, is the **IT Audit Cluster Head/ Vice President for IT Audit** since July 2021. She was **Assistant Vice President for IT Audit** of the company from July 2019 to June 2021. She is a Certified Public Accountant (CPA) and holds Global Certification as a Certified Internal Auditor (CIA) and a Certified Information Systems Auditor (CISA). ***Educational Background:*** Bachelor of Science in Accountancy (Cum Laude) from Polytechnic University of the Philippines, Sta. Mesa, Manila.

LIWLIWA GRACE D. VALENCIA, 53, Filipino, is the **Vice President – HR Strategic.** ***Her past experiences include:*** **Vice President** for Compensation and Benefits Department at RCBC Savings Bank. ***Educational Background:*** Certificate in Teaching from the Philippine Normal University and Bachelor of Science in Nursing from the Perpetual Help College of Laguna.

LALAINE P. MONSERATE, 62, Filipino, is Vice President - Legal and Compliance Officer. She joined the Company in November 2016 as **Assistant Vice President** – Legal and Compliance Officer. She holds the following positions within the Group: **Data Privacy Officer** for the Company and RCBC Realty; **Corporate Secretary** of Greyhounds Security and Investigation Agency; **Compliance Officer** for Money Laundering/Combating Financing of Terrorism (ML/ CFT) for San Lorenzo Ruiz Investment Holdings and Services, Inc., RCBC Realty Corporation, ATYC, Inc. and Tarlac Terra Ventures, Inc. ***Educational Background***: Bachelor of Laws and Bachelor of Arts in Political Science from the University of Nueva Caceres in Naga City.

CHARLES A. ROSARIO, 52, Filipino, is the **Vice President** - IT Operations & Information Security Officer. ***His past experiences include****:* **Assistant Vice President** for Control and Support Group of Ancar Motors, Inc., **Information Security Officer** of Planters Development Bank, **Manager and Head for IT Security Department** at Philippine National Bank, **Information Systems Auditor** of East West Banking Corporation. ***Educational Background****:* Bachelor of Science in Computer Science in Emilio Aguinaldo College.

GERARD G. MAGADIA, 54, Filipino, is the **Vice President & General Manager** for Procurement Shared Services. ***His past experiences include****:* **Head of Supply Chain Management** of Concepcion Carrier Airconditioning Company (CCAC), **Head Strategic Sourcing and Vendor Management** of Meralco. He is the **President** of the Philippine Institute for Supply Management (PISM) and is an honorary Certified Professional in Purchasing. ***Educational Background:*** Management Development Program Executive Education & Lifelong Learning from Asian Institute of Management (AIM), with MBA Units at Ateneo Graduate School of Business and Bachelor of Science in Chemistry from Pablo Borbon Memorial Institute of Technology (now Batangas State University).

ALEXIS NIKOLIA S.DIESMOS, Filipino, 50, is the **Vice President** for Property. He joined the House of Investments in May. ***Past Experiences:*** He has over 19 years of experience in project development, design, cost, construction, and operations management in the real estate industry. His past experiences within the last five years include serving as **Area Project Head** of Rockwell Land Corporation, overseeing projects such as Rockwell Cebu (Aruga Resorts & Residences, Rockwell IPI Center, and 32 Sanson-Sillion Tower), and as **Project Head** for Rockwell South at Carmelray**.** ***Educational Background:*** Diploma/Short Course Certificate in Interior Design from the Philippine School of Interior Design (PSID) and Bachelor's Degree in Architecture from the University of Santo Tomas.

SAMUEL V. TORRES, 60, Filipino, is the **Corporate Secretary**. His other present positions include: **General Counsel & Corporate Secretary** of Pan Malayan Management & Investment Corporation and **Corporate Secretary** of A. T. Yuchengco, Inc., A Y Foundation, Inc., A.Y. Holdings, Inc., Bankers Assurance Corp., Bluehounds Security and Investigation Agency, Inc., Luisita Industrial Park Corp., RCBC Bankard Services, Inc., Enrique T. Yuchengco, Inc. Investment Managers, Inc., Sun Life Grepa Financial, Inc., Grepaland, Inc., Grepa Realty Holdings Corporation, PetroEnergy Resources Corp., Seafront Resources Corp., GPL Cebu Tower Office Condominium Corp., Hexagon Integrated Financial & Insurance Agency, Inc., Hexagon Lounge, Inc., iPeople, inc., RCBC Land, Inc., RCBC Forex Brokers Corp., RCBC Realty Corp., RCBC Securities, Inc., RCBC Capital Corporation, Malayan High School of Science, Inc., Malayan Education System, Inc., Malayan Colleges Mindanao (A Mapua School), Inc. (Operating as Mapua Malayan Colleges Mindanao), Malayan Colleges Foundation, Inc., Malayan Information Technology Center, Inc., Malayan Colleges Laguna, Inc A Mapua School operating under the name of Mapua Malayan Colleges Laguna(Formerly: Malayan Colleges Laguna, Inc, A Mapua School), Linc Institute, Inc., University of Nueva Caceres, Inc., National Teachers College, GPL Holdings, Inc., HI Cars, Inc., Hi-Eisai Pharmaceutical, Inc., La Funeraria Paz Sucat, Inc., Landev Corp., Pan Malayan Express, Inc., Pan Malayan Realty Corp., Philippine Advertising Agency, Inc., First Nationwide Assurance Corp., Malayan Insurance Co., Inc., MICO Equities, Inc., Tokio Marine Malayan Insurance Corp., RCBC Trust Corporation, Tarlac Terra Ventures, Inc., and ATYC, Inc. ***Educational Background:*** Bachelor of Laws, Ateneo De Manila University School of Law; Bachelor of Science in Business Economics, University of the Philippines.

MA. ELVIRA BERNADETTE G. GONZALEZ, 48, Filipino, is the **Assistant Corporate Secretary**. She is also the **Assistant General Counsel** of Pan Malayan Management & Investment Corp. and Corporate Secretary of Blackhounds Security and Investigation Agency, Inc., and the Assistant Corporate Secretary of iPeople, inc., Malayan Colleges Mindanao (A Mapua School), Inc., National Teachers College, University of Nueva Caceres, Linc, Institute, Inc., Yuchengco Tower Office Condominium Corp., Y Tower II Office Condominium Corp., and GPL Holdings, Inc. ***Educational Background****:* Juris Doctor, Ateneo De Manila University School of Law; Bachelor of Arts in Political Science, Ateneo De Manila University.

Nominations for Independent Directors and Procedures for Nomination

Following rules and procedures shall apply to the nomination and election of Independent Directors.

a) The Board shall have at least three (3) independent directors or such number as to constitute one-third (1/3) of the Board, whichever is higher. An independent director is one who is independent of management and free from business or other relationship which could, or could reasonably be perceived to, materially interfere with his exercise of independent judgment in carrying out his responsibilities as director, and must possess all of the qualifications, and none of the disqualifications as prescribed by the Bangko Sentral Ng Pilipinas, Securities and Exchange Commission and other regulatory authorities, from time to time.
b) The Corporate Governance, Nomination, and Related Party Transactions Committee composed of three (3) members shall promulgate the guidelines or criteria to govern the conduct of the nominations:
c) Nomination of independent director shall be conducted by the Corporate Governance, Nomination and Related Party Transactions Committee prior to the stockholders' meeting. All recommendations shall be signed by the nominating stockholders together with the acceptance and conformity by the would-be nominees.
d) The Corporate Governance, Nomination, and Related Party Transactions Committee shall pre-screen the qualifications and prepare a final list of all candidates and put in place screening policies and parameters to enable it to effectively review the qualifications of the nominees for independent directors;
e) After the nomination, the Corporate Governance, Nomination, and Related Party Transactions Committee shall prepare a Final List of Candidates which shall contain all the information about all the nominees for independent directors, as required by existing and applicable rules, which list, shall be made available to the Commission and to all stockholders through the filing and distribution of the Information Statement, or in such other reports the Company is required to submit to the Commission. The name of the person or group of persons who recommended the nomination of the independent director shall be identified in such report including any relationship with the nominee;
f) Only nominees whose names appear on the Final List of Candidates shall be eligible for election as Independent Directors. No other nominations shall be entertained after the Final List of Candidates shall have been prepared. No further nominations shall be entertained or allowed on the floor during the actual annual stockholders' meeting.
g) Election of Independent Directors

- Subject to pertinent existing rules and regulation of SEC, the conduct of the election of independent directors shall be made in accordance with the standard election procedures of the By-laws.
- It shall be the responsibility of the Chairman of the Meeting to inform all stockholders in attendance of the mandatory requirement of electing independent directors. He shall ensure that independent directors are elected during the stockholders' meeting.
- Specific slots for independent directors shall not be filled up by unqualified nominees.

In case of failure of elections for independent directors, the Chairman of the Meeting shall call a separate election during the same meeting to fill up the vacancy.

The following were nominated to the position of directors of the Company for the year 2026-2027:

Regular Directors

1) Ms. Helen Y. Dee
2) Mr. Lorenzo V. Tan
3) Ms. Yvonne S. Yuchengco
4) Mr. Medel T. Nera
5) Mr. Gilbert F. Santa Maria
6) Eugene S. Acevedo

Independent Directors

1) Gregorio T. Yu
2) Gabriel S. Claudio
3) Omar Bryan T. Mier
4) Rafael L. Camus
5) Alfredo S. Panlilio

Mrs. Eliadah Neiel Dela Rama, a stockholder of the Company, who is not in any way related to the nominees, nominated Messrs. Eugene S. Acevedo, Gregorio T. Yu, Gabriel S. Caludio, Rafael l. Camus, Alfredo S. Panlilio, Omer Bryan T. Mier, and Gregorio T. Yu as independent directors.

The Corporate Governance, Nominations, and Related Party Transactions Committee reviews and evaluates the qualifications of all persons nominated as director as well as those to be nominated to other positions requiring appointment by the Board of Directors. With respect to the nominees for independent directors, **they are neither officers nor employees, consultants or retainers, legal or otherwise, of the Company or any of its affiliates, and do not have any relationship with the Company which would interfere with the exercise of independent judgment in carrying out the responsibilities of a director.** Their nomination and qualification by the Corporate Governance, Nominations, and Related Party Transactions Committee were in compliance with the Company's By-Laws, Manual of Corporate Governance, and SRC Rule 38. The directors so nominated possess all the qualifications and none of the disqualifications for independent directors. (Attached as Annex 1 are the Certifications of Independent Directors)

Period in Which the Directors and Executive Officers Should Serve

The Directors of the Company are elected at the Annual Stockholders' Meeting to hold office until the next succeeding annual meeting or until their respective successors have been elected and qualified. In compliance with SEC Memorandum No. 7 dated January 26, 2026, all Independent Directors shall serve a maximum cumulative term limit of nine (9) years from the reckoning year of 2012.

Officers are appointed or elected annually by the Board of Directors at its first Organizational Meeting following the Annual Meeting of Stockholders, each to hold office until the corresponding meeting of the Board of Directors in the next year or until a successor shall have been elected, appointed or shall have qualified.

The attendance report indicating the attendance of each director or trustee at each of the meetings of the board and its committees and in regular or special stockholder meetings is listed below under Item 6.

Terms of Office of a Director

Pursuant to the Company By-Laws, the directors who shall be stockholders are elected annually by the stockholders for a term of one year and shall serve until the election and acceptance of their duly qualified successors. The composition of the members of the Company's various committees for 2025-2026 are as follows:

Committee Membership of Directors

Executive Committee

Helen Y. Dee	Chairman
Lorenzo V. Tan	Member
Juan B. Santos	Member and Lead Independent Director
Carlos G. Dominguez	Member
Medel T. Nera	Member

Remuneration Committee

Juan B. Santos	Chairman
Carlos G. Dominguez	Member
Yvonne S. Yuchengco	Member

Audit Committee

Roberto F. de Ocampo	Chairman
Juan B. Santos	Member
Medel T. Nera	Member

Board Risk Oversight Committee

Juan B. Santos	Chairman
Gregorio T. Yu	Member
Gilbert F. Santa Maria	Member

Corporate Governance, Nomination and Related Party Transactions Committee

John Mark S. Frondoso	Chairman
Roberto F. De Ocampo	Member
Francisco H. Licuanan	Member

Resignation of Directors

To date, no director has resigned or declined to stand for re-election for the Board of Directors due to any disagreement with the Corporation relative to the Corporation's operations, policies and practices.

Election of Directors

The Directors of HI are elected at the annual stockholders' meeting to hold office until the next succeeding annual meeting or until their respective successors have been elected and qualified.

Appointment of Officers

Officers are appointed or elected annually by the Board of Directors at its first meeting following the Annual Meeting of Stockholders, each to hold office until the corresponding meeting of the Board of Directors in the next year or until a successor shall have been elected, appointed or shall have qualified.

Significant Employees

There is no person who is not an executive officer that is expected by the issuer to make a significant contribution to the business.

Family Relationships

Mrs. Helen Y. Dee and Ms. Yvonne S. Yuchengco are siblings. Mr. John Mark S. Frondoso is the nephew of Ms. Helen Y. Dee and Ms. Yvonne S. Yuchengco by virtue of his mother being their second cousin on the maternal side.

Other than what is disclosed above, there are no other family relationships known to the registrant.

Interest on Certain Matters to be Acted Upon

No director or officer of the Company has substantial interest, direct or indirect, in any matter to be acted upon in the meeting.

Certain Relationships and Related Transactions

There is no director, executive officer, nominee for director, beneficial holder, or any family member involved in any business transaction with HI and subsidiaries.

There are no material transactions which were negotiated by the Company with parties whose relationship with the Company fall outside the definition of "related parties" under Philippine Accounting Standards 24, Related Party Disclosures, but with whom the Company has relationship that enables such parties to negotiate terms that may not be available from other, more clearly independent parties on an arm's length basis.

Related parties include entities under common control, which pertains to other subsidiaries of PMMIC, which is the Group's ultimate parent company. This would include shared costs, dividends, and management fees among others.

Please refer to Note 29 of the audited consolidated financial statements for the details of related party transactions. As discussed in the notes, in the normal conduct of business, other transactions with certain affiliates include sharing in general and administrative expenses and cash advances.

Involvement in Legal Proceedings

The Company is not aware and none of the directors and officers or persons nominated to become directors or officers has informed the Company of the following events during the past five years until June 30, 2026:

a) any bankruptcy petition filed by or against any business of which any of its director or executive officers was a general partner or executive officer either at the time of bankruptcy or within two (2) years prior to that time.

b) any conviction by final judgment of any director or senior executive in a criminal proceeding domestic or foreign or being subject to a pending criminal proceeding domestic or foreign, of any director, executive officer or person nominated to be a director

c) any director or senior executive being subject to any order, judgment or decree not subsequently reversed suspended or vacated of any court of competent jurisdiction, domestic or foreign permanently or temporarily enjoining barring, suspending or otherwise limiting such directors' or executive officer's involvement in any type of business securities, commodities or banking activities

d) any executive officer or director found by a domestic or foreign court of competent jurisdiction, the Commission or other foreign body or a domestic or foreign Exchange or other organized trading market or self-regulatory organization to have violated a securities or commodities law or regulation and the judgment has not been reversed, suspended, or vacated.

Item 6: Compensation of Directors and Executive Officers

Information as to the aggregate compensation paid or accrued during the last two fiscal years and to be paid in the ensuing fiscal year to the Company's Chief Executive Officer and other officers follows:

NAME AND POSITION	YEAR	SALARY	BONUS	OTHER ANNUAL COMPENSATION
The top 5 executives of the Company are as follows: 1. Lorenzo V. Tan, President & CEO 2. Gema O. Cheng, EVP - Chief Operating Officer, Chief Financial Officer & Treasurer 3. Alexander Anthony G. Galang, FSVP - Internal Audit 4. Ruth C. Francisco, SVP - Chief Risk Officer 5. Mary Anne R. Narvaez, SVP – Deputy CFO	2026	P65.6 M (est)	P0	P0
	2025	P57.5 M	P0	P0
	2024	P44.0 M	P0	P0
All other officers and directors as group unnamed.	2026	P143.5 M (est)	P0	P1.9M (est)
	2025	P126.6 M	P0	P1.9M
	2024	P88.0 M	P0	P1.9M
TOTALS	2026	P209.1 M (est)	P0	P1.9M (est)
	2025	P184.1 M	P0	P1.9M
	2024	P132.0 M	P0	P1.9M

There are no other arrangements pursuant to which any director of the Company was compensated, or is to be compensated, directly or indirectly, other than those stated on the above table during the Company's last completed fiscal year, and the ensuing year, for any service provided as an executive officer or member of the Board of Directors.

Directors are paid a per diem of P35,000 for attendance in a Board meeting. Board meetings are scheduled every quarter in a year. A director is also paid a per diem of P20,000 for participation in the different committee meetings.

The company had a total of six board meetings in 2025 and the attendances of each directors are as per the table below.

Directors	Present	Absences
Helen Y. Dee	5	0
Lorenzo V. Tan	5	0
Medel T. Nera	5	0
Yvonne S. Yuchengco	5	0
Juan B. Santos	4	1
John Mark S. Frondoso	5	0
Roberto F. De Ocampo	4	1
Francisco H. Licuanan	5	0
Carlos G. Dominguez	3	2
Gregorio T. Yu	5	0

<u>Attendance to Board Committee Meetings:</u>

Executive Committee

Directors	Present	Absences
Helen Y. Dee	1	0
Lorenzo V. Tan	1	0
Medel T. Nera	1	0

Remuneration Committee

Directors	Present	Absences
Yvonne S. Yuchengco	0	1
Juan B. Santos	1	0
Carlos G. Dominguez	1	0

Audit Committee

Directors	Present	Absences
Robert F. de Ocampo	4	0
Juan B. Santos	3	1
Medel T. Nera	4	0

Board Risk Oversight Committee

Directors	Present	Absences
Juan B. Santos	4	0
Gregorio T. Yu*	3	1
Gilbert F. Santa Maria	3	0

* Represents Board Committee meetings held in 2024 and during the incumbency of the director.

Corporate Governance, Nomination and Related Party Transaction Committee

Directors	Present	Absences
John Mark S. Frondoso	3	1
Francisco H. Licuanan	4	0
Roberto F. de Ocampo	4	0

There is no stock warrant and no stock option entitlement for Directors and Executive Officers. There is no provision in current executive employment contracts as to "change in control arrangements".

There is no director, executive officers, nominee for director, beneficial holder and family members involved in any business transaction of the Company.

Item 7: Independent Public Accountants

The accounting firm of Sycip Gorres Velayo and Co. (SGV & Co.), with office address at 6760 Ayala Avenue, SGV Building, Makati City, Philippines, has been the Company's Independent Auditors since the Company's incorporation, and has been recommended to serve as such for the current year.

Pursuant to Memorandum Circular No. 8, series of 2003 (rotation of external auditors), the Company has engaged Ms. Glenda C. Anisco-Niño , as the engagement partner of SGV & Co. effective YE 2025 audit. SEC rules mandate the compulsory rotation of audit partners after 5 years.

The engagement of the external auditors was favorably endorsed by the Audit Committee to the Board of Directors. The engagement is ultimately submitted for approval of the stockholders.

<u>Disagreement with Accountants on Accounting and Financial Disclosure</u>
There was no event for the last 5 years where SGV & Co. had any disagreement with regard to any matter relating to accounting principles or practices, financial statement disclosure or auditing scope or procedure.

<u>Attendance of Accountants at the Meeting</u>
Representatives of SGV & Co. are expected to be present at the annual stockholders meeting with the opportunity to make any statement, if they so desire, and will be available to respond to appropriate questions on the Company's financial statements.

External Audit Fees and Services
The Company has engaged SGV & Co. as the external auditor, and is tasked to conduct the financial audit of the Company. For this service, SGV & Co. has billed the company the following amounts:

YEAR	AUDIT FEE BILLING
2025	P 17,750,777
2024	P17,939,041
2023	P21,835,215*

* Includes P5.2 million covering special audit on transactions related to the sale of investment in EEI, particularly the effect of the loss of control related to the disposal and the share swap.
The Company has not engaged SGV & Co. for any other services aside from its annual audit for the last five (5) years.

Tax Fees
The Company has not engaged the services of the external auditor for tax accounting, compliance, advice, planning and any other form of tax services.

All Other Fees
Other than the Transfer Pricing Study, there are no other fees billed in each of the last two years for the products and services provided by the external auditor, other than the services reported under the items mentioned above.

Item 8: Compensation Plans
No action shall be taken with respect to any plan pursuant to which cash or non-cash compensation may be paid or distributed.

C. ISSUANCE AND EXCHANGE OF SECURITIES

Item 9: Authorization or Issuance of Securities Other than for Exchange
No action is to be taken with respect to authorization or issuance of securities other than for exchange.

Item 10. Modification or Exchange of Securities
No action is to be taken with respect to the modification of any class of securities of the registrant.

Item 11: Financial and Other Information
The audited financial statements as of December 31, 2025, Management Discussion and Analysis, Market Price of Shares and Dividends and other date related to the Company's financial information is attached hereto as **"Annex C"**

Item 12: Mergers, Consolidations, Acquisitions and Similar Matters
No action is to be taken with respect to any transaction involving the following:

1. the merger or consolidation of the registrant into or with any other person or of any other person into or with the registrant;
2. the acquisition by the registrant or any of its security holders of securities of another person;
3. the acquisition by the registrant of any other going business or of the assets thereof;
4. the sale or other transfer of all or any substantial part of the assets of the registrant; or
5. the liquidation or dissolution of the registrant.

Item 13: Acquisition or Disposition of Property
No action is to be taken with respect to the acquisition or disposition of any property.

Item 14: Restatement of Accounts
No action is to be taken with respect to the restatement of any asset, capital, or surplus account of the registrant.

D. OTHER MATTERS

Item 15: Action With Regard to Reports

The Minutes of the previous stockholders meeting held on August 8, 2025 and the Management Report as set forth in the Annual Report will be submitted for stockholders approval.

The voting procedure utilized for election and approval of corporate actions in which Stockholders' approval were required was by remotely or in absentia and by proxy. The stockholders present remotely or in absentia and by proxy are represented by 1,309,468,272 common shares or 88.902% of the total outstanding shares entitled to vote.

The stockholders were given the opportunity to ask questions by submitting their questions electronically to the Company before the meeting and also before the meeting was adjourned. There were no questions submitted before, nor were asked during, the said meeting.

The following matters were discussed and approved with no further comments or objections during the meeting:

1. Approval of the August 9, 2024 Minutes constitutes a ratification of the accuracy and faithfulness of the Minutes of the events that transpired during the said meeting, such as (a) 2023 annual report and audited financial statements, (b) ratification of the actions of the Board of Directors, different Committees and Management during the year in review, (c) election of directors, and (d) appointment of external auditors.

2. Approval of the 2024 Management and Annual Report constitutes a ratification of the Company's performance during the previous calendar years as contained in the Annual Report.

3. Ratification and confirmation of all the acts, resolutions and proceedings of the Board of Directors, Executive Committee, Other Committees and officers of the Company from August 9, 2024 until August 8, 2025. They include: a) opening/closing of bank accounts and delegation of bank signatories; b) approval of credit lines; c) appointment/promotion of officers; d) approval of Sustainability Report and Integrated Annual Corporate Governance Report, and other matters covered by disclosures to the Securities and Exchange Commission and the Philippine Stock Exchange. The acts of Management were those taken to implement the resolutions of the Board of Directors or its Committees and those taken in the general conduct of business. A resolution on this agenda item will be presented to the stockholders for approval.

4. Election of Directors for 2025-2026.

5. Re-appointment of Sycip Gores Velayo & Co. as external auditor of the Company for the fiscal year ending 31 December 2025.

The record of the voting results for each of the items listed above form part of the Minutes of the Annual Stockholders' Meeting, which is attached herewith.

The following directors and officers were present at the meeting:

Directors:
1. Mrs. Helen Y. Dee, Chairperson
2. Mr. Lorenzo V. Tan, President
3. Ms. Yvonne S. Yuchengco
4. Mr. Medel T. Nera
5. Mr. Juan B. Santos
6. Mr. John Mark S. Frondoso
7. Gilbert F. Santa Maria
8. Gregorio T. Yu

Officers:

9. Ms. Gema O. Cheng, EVP-COO,CFO, and Treasurer
10. Mr. Reynaldo Vea, Seconded to iPeople as Chairman & CEO and Senior Advisor to the President of Mapua
11. Mr. Alexander Anthony G. Galang, FSVP-Internal Audit
12. Ms. Mary Anne R. Narvaez, SVP-Deputy CFO
13. Dr. Ruth C. Francisco, SVP-Chief Risk Officer
14. Mr. Joselito D. Estrella, SVP-Chief Information Officer
15. Ms. Ma. Esperanza F. Joven, FVP-Finance
16. Ms. Maria Elisa E. de Lara, FVP-Internal Audit
17. Ms. Maria Teresa T. Bautista, FVP-Controller
18. Ms. Sonia P. Villegas, FVP-Human Resources & Admin.
19. Mr. Glenson K. Lim, VP-Property
20. Ms. Chona Castro, VP-Internal Audit
21. Atty. Lalaine P. Monserate, VP-Legal and Compliance Officer
22. Mr. Jonathan M. Lopez, Vice President Seconded to iPeople, Inc. as VP – Controller
23. Mr. Narciso A. Laput, Vice President Seconded to iPeople, Inc. as VP – IT Head
24. Ms. Aileen Kate A. Papas, Vice President Seconded to MMCL as CFO
25. Mr. Jerik T. Balisi, Vice President Seconded to MMPCI as Deputy Chief Finance Officer
26. Mr. Robert Joseph G. Villa, Vice President Seconded to Mapua as VP-Finance Head
27. Ms. Maria Eloisa Celine R. Gan, Vice President Seconded to MMCL as Admin. & Legal Head
28. Atty. Samuel V. Torres, Corporate Secretary
29. Atty. Ma. Elvira Bernadette G. Gonzalez, Asst. Corporate Secretary

The President's Report, which includes the financial performance of the Company form part of the minutes which is attached herewith. Approval of the Audited Financial Statements, which is provided to the stockholders is likewise stated in the minutes. All material information on current stockholders and their voting rights are stated in the Minutes.

Copies of the minutes of the stockholders' meeting were made available on the Company's website together with the Information Statement and were likewise available at the Disclosures Section of the Philippine Stock Exchange (edge.pse.com.ph). Likewise, a recording of the proceedings was made available on the Company's website.

Item 16: Matters Not Required to be Submitted

No action is to be taken with respect to any matter, which is not required to be submitted to a vote of security holders.

Item 17: Amendment of Charter, Bylaws or Other Documents

The amendment of Article Third of the Articles of Incorporation (i.e. PLACE of principal office) will be submitted to a vote of security holders in compliance with SEC Memorandum Circular No. 6, Series of 2016. On June 29, 2026, House of Investments moved its Principal Office from Grepalife Building to The Yuchengco Centre.

FROM	TO
THIRD- That the PLACE where the principal office of the corporation is to be established or located is at 9th Floor, Grepalife Building, 221 Sen. Gil Puyat Avenue, Makati City, Metro Manila, Philippines.	THIRD- That the PLACE where the principal office of the corporation is to be established or located is at **27th Floor, The Yuchengco Centre, 333 Sen. Gil J. Puyat Avenue**, Makati City, Metro Manila, Philippines.

Except for the proposed amendment to Article Third of the Articles of Incorporation relative to the change in on the Company's principal office address, no other amendments to its charter, bylaws or other documents will be made.

Item 18: Other Proposed Action

The following matters will be submitted to a vote at the meeting:

1. Approval of the Minutes of the Annual Stockholders' Meeting held on August 8, 2025.
2. Approval of the Management Report and the Audited Financial Statements of the Company for the year ended December 31, 2025
3. Approval of the Amendment of Article Third of the Articles of Incorporation to reflect the change in the principal office address of the Company
4. Ratification and confirmation of all acts, resolutions and proceedings of the Board of Directors, Executive Committee, Other Committees and Officers of the Company from the last Annual Stockholders' Meeting held on August 8, 2025 up to the date of the 2026 Annual Stockholders' Meeting.
5. Election of Directors for 2026-2027
6. Appointment of External Auditor

Item 19: Voting Procedures

All shareholders who wish to cast their votes may do so via the method provided for voting by remote communication or *in absentia*, or by providing the proxy form provided herein. The procedures for voting *in absentia* shall be provided securely through the emails of the stockholders.

The affirmative vote of at least a majority of the issued and outstanding capital stock entitled to vote and represented at the annual stockholders' meeting is required for the approval of the matters presented to the stockholders for resolution, except for the proposed approval of the amendment of Article Third of the Articles of Incorporation, which requires the affirmative vote of stockholders representing at least 2/3 of the outstanding capital stock. The election of directors is by plurality of votes.

At all elections of Directors, each stockholder may vote the shares registered in his/her/its name for as many persons as there are Directors, or he may cumulate said shares and give one candidate as many votes, as the number of Directors to be elected multiplied by the number of his share, or he may distribute them on the same principle among as many candidates as he shall see fit; provided, however, that the whole number of votes cast by him shall not exceed the number of shares owned by him as shown on the Company's stock transfer books multiplied by the number of Directors to be elected.

Please refer to Annex A for the detailed voting procedures.

The Company will not declare stock dividends during the year.

Corporate Governance

1. Evaluation System to Measure Compliance with the Manual on Corporate Governance

The Company has consistently monitored its compliance with the Securities and Exchange Commission's (SEC's) Memorandum Circulars and issuances as well as all relevant Philippine Stock Exchange's (PSE's) Circulars and issuances on Corporate Governance. The Company continues to comply with the leading practices and principles on good corporate governance and appropriate self-rating assessments and performance evaluation to determine and measure its compliance with the Company's Manual on Corporate Governance.

The Company has submitted its Integrated Annual Corporate Governance Report (IACGR) for the period covering the years 2018 up to 2024. For the period covering the year 2025, the Company submitted its IACGR on May 18, 2026.

2. Measures Undertaken to Fully Comply with Leading Practices on Corporate Governance

In its 2018 to 2024 Integrated Annual Corporate Governance Reports (IACGRs), the Company has complied with the majority of the recommendations specified in the said Report. In 2025, the Company was compliant with all the recommendations.

3. Deviation from the Manual on Corporate Governance

In its 2018 up to 2024 Integrated Annual Corporate Governance Reports (IACGRs), the Company has complied with the majority of the recommendations specified in the said Report. In 2025, the Company was compliant with all the recommendations. It did not deviate from any recommendation on the Manual on Corporate Governance.

4. Plans to Improve Corporate Governance

In order to improve the performance of the Chairperson, the Board of Directors and its officers, the Company has required them to submit an Annual Self-Assessment Questionnaire which is composed of varying statements on their roles, functions and responsibilities under the Manual on Corporate Governance and the Board of Directors Manual. The Company in 2021 engaged an external or third-party evaluator - GGAPP, to assess the performance of the Chairperson and the Board as well as the Chief Risk Officer, the Chief Audit Executive and the Compliance Officer. This engagement will be done after every three years. Hence, for this year, the Company plans to engage the services of GGAPP to conduct its evaluation. The Company, as required under its Policy on Related Party Transactions, required the annual completion of the Related Party Questionnaire in order to elicit information about any potential or actual related party transactions entered into by the Chairperson, the Board of Directors, the Company and its officers during the year. In addition, the Company also requires them to submit annually an updated Biographical Data containing their personal information, work experience, family relations, and others, to determine their relatives within the third-degree of consanguinity and their related party transactions with the Company, if there is any. The Committee on Corporate Governance, Nominations and Related Party Transactions has been monitoring their submissions.

The Company continuously monitors all relevant PSE and SEC Circulars on Corporate Governance that may be used to improve compliance with the Manual on Corporate Governance.

The Company continues to adhere to the leading practices on good corporate governance as well as its Manual on Corporate Governance by requiring its Chairperson, Directors and Officers to attend the annual seminar/webinars on Corporate Governance conducted by its in-house training provider, regulatory agencies such as the Securities and Exchange Commission (SEC), its accredited service providers, Philippine Stock Exchange (PSE), Anti-Money Laundering Council (AMLC), Data Privacy Commission and others.

UNDERTAKING

UPON WRITTEN REQUEST OF A STOCKHOLDER, THE COMPANY UNDERTAKES TO FURNISH THE STOCKHOLDERS WITH A COPY OF THE COMPANY'S YEAR 2025 ANNUAL REPORT ON SEC FORM 17-A FREE OF CHARGE. ANY WRITTEN REQUEST FOR A COPY OF SEC 17-A SHALL BE ADDRESSED AS FOLLOWS:

House of Investments, Inc.

Attention:	Office of the Corporate Secretary
Address:	27F The Yuchengco Centre 333 Sen. Gil J. Puyat Avenue Makati City, Philippines
Tel. No.:	(632) 8815-9636
Fax No.:	(632) 8816-1127
E-mail:	hi_asm@hoi.com.ph

SIGNATURES

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this report is true, complete and correct. This report is signed in Makati City on July 9, 2026.

House of Investments, Inc.
By:

Atty. Lalaine P. Monserate
Compliance Officer

Atty. Samuel V. Torres
Corporate Secretary

JUL 09 2026

ATTY. RYAN ANTHONY G. PEREÑA
NOTARY PUBLIC for MAKATI CITY
Commission No. M-012 until Dec 31, 2027
Roll of Attorneys 77327
PTR No 10764513, 01/02/2026; Makati City
IBP OR No 566188; 12/16/2025, Pasig City
MCLE Compliance No VIII-0000389
6553 San Jose St, Guadalupe Nuevo, Makati City

Doc No 325
Page No 66
Book No. 127
Series of 2026

CERTIFICATION OF INDEPENDENT DIRECTOR

I, Gabriel S. Claudio, Filipino, of legal age and a resident of Quezon City, after having been duly sworn to in accordance with law, do hereby declare that:

1. I am a nominee for independent director of **HOUSE OF INVESTMENTS, INC.**

2. I am affiliated with the following companies or organizations:

Company/Organization	Position/Relationship	Period of Service
Ginebra San Miguel Inc.	Member of the Board	2010-Present
Risks & Opportunities Assessment Management Inc.	Member of the Board	2011-Present
Toby's Sports Foundation Inc.	Member of the Board	2011-Present
Falcor Heli Solutions Inc.	Independent Director	2026-Present

3. I possess all the qualifications and none of the disqualifications to serve as an Independent Director of **HOUSE OF INVESTMENTS, INC.**, as provided for in Section 38 of the Securities Regulation Code and its Implementing Rules and Regulations and other SEC issuances.

4. I am related to the following director/officer/substantial shareholder of **HOUSE OF INVESTMENTS, INC.** and its subsidiaries and affiliates other than the relationship provided under Rule 38.2.3 of the Securities Regulation Code:

Name of Director/ Officer/Substantial Shareholder	Company	Nature of Relationship
N/A		
N/A		
N/A		

5. To the best of my knowledge, I am not the subject of any pending criminal or administrative investigation or proceeding.

6. I confirm that I am not engaged in government service or affiliated with any government agency or government owned and controlled corporation.

7. I shall faithfully and diligently comply with my duties and responsibilities as Independent Director under the Securities Regulation Code and its Implementing Rules and Regulations, Code of Corporate Governance and other SEC issuances.

8. I shall inform the Corporate Secretary of **HOUSE OF INVESTMENTS, INC.** of any changes in the abovementioned information within five days from its occurrence.

JUN 2 4 2026

Done this _________ day of _____________ 2026, at MAKATI CITY City, Metro Manila, Philippines.

Gabriel S. Claudio
Affiant

JUN 2 4 2026

SUBSCRIBED AND SWORN to before me this _________ day of ___________ 2026 at MAKATI CITY, affiant personally appeared before me and exhibited to me his ____________________________, issued at ______________, and valid until _______________.

Doc. No. 957;
Page No. 95;
Book No. 106;
Series of 2026.

ATTY. RYAN ANTHONY G. PERENA
NOTARY PUBLIC for MAKATI CITY
Commission No. M-012 until Dec. 31, 2027
Roll of Attorneys 77327
PTR No. 10764513; 01/02/2026; Makati City
IBP OR No. 566188; 12/16/2025; Pasig City
MCLE Compliance No. VIII-0000389
8553 San Jose St., Guadalupe Nuevo, Makati City

CERTIFICATION OF INDEPENDENT DIRECTOR

I, **GREGORIO T. YU**, Filipino, of legal age and a resident of No. 10 Francisco Street, Corinthian Gardens, Quezon City, after having been duly sworn to in accordance with law, do hereby declare that:

1. I am a nominee for independent director of **HOUSE OF INVESTMENTS, INC.** and have been its Independent Director since August 09, 2024.

2. I am affiliated with the following companies or organizations:

Company/Organization	Position/ Relationship	Period of Service
Inchcape Philippines	Director	August 2023 to present
Nexus Technologies, Inc.	Chairman/Director	May 1, 2012 to present
Philippine Airlines	Director	2024-Present, 2011-2021
MacroAsia Corporation	Director	May 2025 - present
AIA Philippine Life and General Insurance Company, Inc.	Director	April 20, 2023 to present
Filipino Fund, Inc.	Director	May 2024 to present
House of Investments, Inc.	Director	June 2024 to present
Glacier Megafridge, Incorporated	Director	January 28, 2021 to present
Alphaland Corporation	Director	May 1, 2018 to present
APO Agua Insfrastructura, Inc.	Director	January 1, 2014 to present
Glyph Studios, Inc.	Director	December 1, 2011 to present
Philippine Bank of Communications	Director	July 1, 2011 to present
Unistar Credit and Finance Corporation	Director	January 1 2012 to present
Philequity Management, Inc.	Director	August 1, 2013 to present
Vantage Equities, Inc.	Director	August 1, 2013 to present
Vantage Financial Corporation (formerly E-Business Services Inc.)	Director	August 1, 2015 to present
Prople BPO, Inc.	Director	August 1, 2006 to present
Jupiter Systems Inc.	Director	October 1, 2001 to present
Wordtext Systems, Inc.	Director	September 1, 2001 to present
Manila Symphony Orchestra	Board Member	September 9, 2009 to present

3. I possess all the qualifications and none of the disqualifications to serve as an Independent Director of **HOUSE OF INVESTMENTS, INC.**, as provided for in Section 38 of the Securities Regulation Code and its Implementing Rules and Regulations and other SEC issuances.

4. I am related to the following director/officer/substantial shareholder of **HOUSE OF INVESTMENTS, INC.** and its subsidiaries and affiliates other than the relationship provided under Rule 38.2.3 of the Securities Regulation Code:

Name of Director/ Officer/Substantial Shareholder	Company	Nature of Relationship
N/A		

5. To the best of my knowledge, I am not the subject of any pending criminal or administrative investigation or proceeding.

6. I confirm that I am not engaged in government service or affiliated with any government agency or government owned and controlled corporation.

7. I shall faithfully and diligently comply with my duties and responsibilities as Independent Director under the Securities Regulation Code and its Implementing Rules and Regulations, Code of Corporate Governance and other SEC issuances.

8. I shall inform the Corporate Secretary of **HOUSE OF INVESTMENTS, INC.** of any changes in the abovementioned information within five days from its occurrence.

MAY 18 2026

Done this _______ day of April 2026, at Makati City, Metro Manila, Philippines.

GREGORIO T. YU
Affiant

MAY 18 2026

MAKATI CITY

SUBSCRIBED AND SWORN to before me this ______ day of April 2026 at MAKATI CITY, affiant personally appeared before me and exhibited to me his Philippine Passport No. P4663180B, issued at DFA Manila, and valid until 02 February 2030.

Doc. No. 57;
Page No. 13;
Book No. 104;
Series of 2026.

ATTY. RYAN ANTHONY G. PEREÑA
NOTARY PUBLIC for MAKATI CITY
Commission No. M-012 until Dec. 31, 2027
Roll of Attorneys 77327
PTR No. 10764513; 01/02/2026; Makati City
IBP OR No. 566188; 12/16/2025; Pasig City
MCLE Compliance No. VIII-0000389
8553 San Jose St., Guadalupe Nuevo, Makati City

CERTIFICATION OF INDEPENDENT DIRECTOR

I, ALFREDO PANLILIO, Filipino, of legal age and a resident of 302 BEGOÑA ST. AYALA ALABANG VILLAGE after having been duly sworn to in accordance with law, do hereby declare that:

1. I am a nominee for independent director of **HOUSE OF INVESTMENTS, INC.**

2. I am affiliated with the following companies or organizations:

Company/Organization	Position/Relationship	Period of Service
PLDT / SMART	NON-EXEC DIRECTOR	2021-present (PLDT)
		2019 - present (SMART)
PHIL VETERANS BANK	INDEPENDENT DIR	MAR 2024 - present
VIVANT CORP	" "	JUNE 2015 - present
MARCVENTURES HOLDINGS INC	" "	OCT 2024 - present

3. I possess all the qualifications and none of the disqualifications to serve as an Independent Director of **HOUSE OF INVESTMENTS, INC.**, as provided for in Section 38 of the Securities Regulation Code and its Implementing Rules and Regulations and other SEC issuances.

4. I am related to the following director/officer/substantial shareholder of **HOUSE OF INVESTMENTS, INC.** and its subsidiaries and affiliates other than the relationship provided under Rule 38.2.3 of the Securities Regulation Code:

Name of Director/ Officer/Substantial Shareholder	Company	Nature of Relationship
N/A		

5. To the best of my knowledge, I am not the subject of any pending criminal or administrative investigation or proceeding.

6. I confirm that I am not engaged in government service or affiliated with any government agency or government owned and controlled corporation.

7. I shall faithfully and diligently comply with my duties and responsibilities as Independent Director under the Securities Regulation Code and its Implementing Rules and Regulations, Code of Corporate Governance and other SEC issuances.

8. I shall inform the Corporate Secretary of **HOUSE OF INVESTMENTS, INC.** of any changes in the abovementioned information within five days from its occurrence.

Done this __________ day of JUN 1 0 2026 2026, at MAKATI CITY City, Metro Manila, Philippines.

____
Affiant

SUBSCRIBED AND SWORN to before me this __________ day of JUN 1 0 2026 2026 at ______________________, affiant personally appeared before me and exhibited to me his ________________________________, issued at ________________, and valid until ________________.

Doc. No. 282;
Page No. 58;
Book No. 102;
Series of 2026.

ATTY. RYAN ANTHONY G. PEREÑA
NOTARY PUBLIC for MAKATI CITY
Commission No. M-012 until Dec. 31, 2027
Roll of Attorneys 77327
PTR No. 10764513; 01/02/2026; Makati City
IBP OR No. 566188; 12/16/2025; Pasig City
MCLE Compliance No. VIII-0000350
8553 San Jose St., Guadalupe Nuevo, Makati City

CERTIFICATION OF INDEPENDENT DIRECTOR

I, **RAFAEL L. CAMUS,** Filipino, of legal age and a resident of **MAKATI CITY** after having been duly sworn to in accordance with law, do hereby declare that:

1. I am a nominee for independent director of **HOUSE OF INVESTMENTS, INC.**

2. I am affiliated with the following companies or organizations:

Company/Organization	Position/Relationship	Period of Service
Asian Institute of Management	Employee	6 years
Asian Institute of Management	Independent Director	3 years

3. I possess all the qualifications and none of the disqualifications to serve as an Independent Director of **HOUSE OF INVESTMENTS, INC.**, as provided for in Section 38 of the Securities Regulation Code and its Implementing Rules and Regulations and other SEC issuances.

4. I am related to the following director/officer/substantial shareholder of **HOUSE OF INVESTMENTS, INC.** and its subsidiaries and affiliates other than the relationship provided under Rule 38.2.3 of the Securities Regulation Code:

Name of Director/ Officer/Substantial Shareholder	Company	Nature of Relationship
N/A		

5. To the best of my knowledge, I am not the subject of any pending criminal or administrative investigation or proceeding.

6. I confirm that I am not engaged in government service or affiliated with any government agency or government owned and controlled corporation.

7. I shall faithfully and diligently comply with my duties and responsibilities as Independent Director under the Securities Regulation Code and its Implementing Rules and Regulations, Code of Corporate Governance and other SEC issuances.

8. I shall inform the Corporate Secretary of **HOUSE OF INVESTMENTS, INC.** of any changes in the abovementioned information within five days from its occurrence.

Done this _________ day of JUN 10 2026 2026, at MAKATI CITY City, Metro Manila, Philippines.

____
Affiant

SUBSCRIBED AND SWORN to before me this _________ day of JUN 10 2026 2026 at _____________________, affiant personally appeared before me and exhibited to me his ______________________________, issued at ______________, and valid until ______________.

Doc. No. 283; Page No. 58; Book No. 106; Series of 2026.

ATTY. RYAN ANTHONY G. PEREÑA
NOTARY PUBLIC for MAKATI CITY
Commission No. M-012 until Dec. 31, 2027
Roll of Attorneys 77327
PTR No. 10764513; 01/02/2026; Makati City
IBP OR No. 566188; 12/16/2025; Pasig City
MCLE Compliance No. VIII-0000389
8553 San Jose St., Guadalupe Nuevo, Makati City

CERTIFICATION OF INDEPENDENT DIRECTOR

I, **OMAR BYRON T MIER**, Filipino, of legal age and a resident of **26 San Pablo Rd., Philam Homes, Quezon City**, after having been duly sworn to in accordance with law, do hereby declare that:

1. I am a nominee for independent director of **HOUSE OF INVESTMENTS, INC.**

2. I am affiliated with the following companies or organizations:

Company/Organization	Position/Relationship	Period of Service
Maya Philippines	Independent Director	2016 to present
Landbank of the Philippines	Independent Director	March 05, 2025 to present

3. I possess all the qualifications and none of the disqualifications to serve as an Independent Director of **HOUSE OF INVESTMENTS, INC.**, as provided for in Section 38 of the Securities Regulation Code and its Implementing Rules and Regulations and other SEC issuances.

4. I am related to the following director/officer/substantial shareholder of **HOUSE OF INVESTMENTS, INC.** and its subsidiaries and affiliates other than the relationship provided under Rule 38.2.3 of the Securities Regulation Code:

Name of Director/ Officer/Substantial Shareholder	Company	Nature of Relationship
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A

5. To the best of my knowledge, I am not the subject of any pending criminal or administrative investigation or proceeding.

6. I confirm that I am not engaged in government service or affiliated with any government agency or government owned and controlled corporation.

7. I shall faithfully and diligently comply with my duties and responsibilities as Independent Director under the Securities Regulation Code and its Implementing Rules and Regulations, Code of Corporate Governance and other SEC issuances.

8. I shall inform the Corporate Secretary of **HOUSE OF INVESTMENTS, INC.** of any changes in the abovementioned information within five days from its occurrence.

Done this MAY 28 2026 day of ________ 2026, at Manila City, Metro Manila, Philippines.

Omar Byron T. Mier
Affiant

SUBSCRIBED AND SWORN to before me this MAY 28 2026 day of ________ 2026 at Manila, affiant personally appeared before me and exhibited to me his Passport with No. P8894802A, issued at DFA NCR EAST, and valid until 25 SEPTEMBER 2028.

Doc. No. 337;
Page No. 69;
Book No. VI;
Series of 2026.

DOCUMENTARY STAMP
PHP 30.00
26-0000903-0117940
05.28.2026 11:43
DS114
CERTIFICATE

ATTY. IRISH RUTH LALUAN VILLANUEVA
Commission No. 2026-031 until 31 December 2027
Notary Public for and in the City of Manila
LandBank Plaza, 1598 M.H. Del Pilar cor. Dr. J. Quintos Sts.,
Brgy. 699, District V, Malate, Manila 1004
Roll No. 83142, 05/06/22; IBP SI No. 568086, 19/12/25
MCLE Compliance No. VIII-0003683, 07/09/23 until 14/04/28
PTR No. MLA 0402584, City of Manila, 23/01/2026

HOUSE OF INVESTMENTS

29 May 2026

THE SECURITIES AND EXCHANGE COMMISSION
7907 Makati Avenue, Salcedo Village
Bel-Air, Makati City 1209

Attention: **ATTY. OLIVER O. LEONARDO**
Director, Markets and Securities Regulation Department

Re: **SEC Form 20-IS of House of Investments. Inc. (SEC Reg. No. 15393)**

Gentlemen:

In compliance with the requirements of the Securities Regulation Code relative to the filing of SEC Form 20-IS of the House of Investments, Inc. (the "Company"), we hereby certify that none of the Company's incumbent directors and executive officers who may be elected and appointed during the Annual Stockholders' and Organizational Meetings to be held on 14 August 2026 are government employees, officers or appointees.

We trust that the foregoing sufficiently complies with this Honorable Commission's requirements.

Very truly yours,

SAMUEL V. TORRES
Corporate Secretary