

## Home Guaranty Corporation

### BRIEF PROFILE OF KEY OFFICERS

| Name                                | Designation            | Unit of Assignment                             | Educational Background  | Professional Experience  | Government Eligibilities  | Areas of Specialization   | Relevant Training   |
|-------------------------------------|------------------------|--|---|--|---|---|---|
| <b>Mariflor France Pelayo-Reyes</b> | Department Manager III | Risk Management and Guaranty Claims Department | <p>Master in Business Administration (Ateneo de Manila University)</p> <p>BS Business Economics (University of the Philippines-Diliman)</p> | <p><b>Home Guaranty Corporation</b></p> <ul style="list-style-type: none"> <li>Department Manager III-09/16/09-Present</li> </ul> <p><b>National Development Company</b></p> <ul style="list-style-type: none"> <li>Corporate Executive Officer II-10/01/04-09/15/09</li> </ul> <p><b>National Development Company (NDC) Maritime Leasing Corporation (Now: DBP Leasing Corporation)</b></p> <ul style="list-style-type: none"> <li>Head, Leasing Operations Department-05/02/06-05/05/08</li> </ul> <p><b>National Development Company (NDC) Philippine Infrastructure Corporation</b></p> <ul style="list-style-type: none"> <li>Business Development Manager III-05/05/05-02/13/06</li> </ul> <p><b>The Philippine Stock Exchange, Inc.</b></p> <ul style="list-style-type: none"> <li>Officer-in-Charge, Business Development Department-06/20/97-09/11/03</li> </ul> <p><b>Board of Investments</b></p> <ul style="list-style-type: none"> <li>Investments Specialist-</li> </ul> | <p>Career Executive Service Eligibility</p> <p>Career Service Professional Eligibility</p> <p>Career Service Sub-Professional Eligibility</p> | <p>Risk Management</p> <p>Investments</p> <p>Project Management</p> <p>Credit Analysis</p> <p>Business/Market Development</p> <p>Personal Finance</p> | <ul style="list-style-type: none"> <li>Managerial Leadership</li> <li>Statistics for Forecasting and Risk Management</li> <li>Understanding the 2008 US Financial Crisis and Innovations in Home Financing-Based Securitization Structures in the Philippines</li> <li>Integrated SALAMIN-DIWA ng Paglilingkod Training Program</li> <li>2<sup>nd</sup> Annual Real Estate Investment Trust (REIT) Asia Pacific Philippines Summit 2010</li> <li>Macro Perspectives: Financial Market in the Aftermath of the Global Economic and Financial Crisis</li> <li>Managing Credit Enhancement Products</li> <li>4<sup>th</sup> Philippine Housing Finance Forum</li> <li>Fundamental of Open Sourcing for Government Leaders</li> <li>From BAC to Basics of Strategic Management: Meeting CES Leadership Changes (Annual Career Executive Service National</li> </ul> |

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|      |             |                    |                        | <p>06/17/96-06/26/97</p> <p><b>JAKA Property Development &amp; Management Corporation</b></p> <ul style="list-style-type: none"> <li>Researcher-04/01/96-05/31/96</li> </ul> <p><b>ASB Realty Corporation</b></p> <ul style="list-style-type: none"> <li>Researcher-05/01/95-02/28/96</li> </ul> |                          |                         | <p>Conference)</p> <ul style="list-style-type: none"> <li>Statistics in Risk Management</li> <li>Supervisory Development Course – Track 1</li> <li>Seminar/Dialogue on the Implementation of COA Circular No. 2009-002 dated May 18, 2009 re: Reinstating Selective Pre-Audit on Government Transactions</li> <li>Launching of the CES Club</li> <li>Seminar on Islamic Finance</li> <li>Training on Republic Act 9184 and its Implementing Rules and Regulations Part A</li> <li>New Guidelines and Procedure for Entering Into Joint Venture Agreement Between Government and Private Entities</li> <li>An Overview of Public-Private Partnership for Road Projects in the Philippines</li> <li>Orientation on Sexual Harassment</li> <li>Seminar on Clean Development Mechanism Management and Opportunities</li> <li>Seminar on RA 9184</li> <li>Seminar/Workshop on Philippine Financial reporting Standards (PFRS) and Philippine Accounting</li> </ul> |

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|      |             |                    |                        |                         |                          |                         | <div>Standards (PAS)</div> <ul style="list-style-type: none"><li>• Workshop on Credit and Investment Evaluation</li><li>• 5<sup>th</sup> Annual Conference on Institutionalization of ISO Quality Management Systems (QMS) in Government</li><li>• Seminar on Tax Updates</li><li>• The Aurora Investment Summit</li><li>• Orientation-Seminar on the Provisions of Republic Act No. 9184 (Government Procurement Reform Act) and its Implementing Rules and Regulations Part A</li><li>• Stakeholders' Seminar on the Feasibility Study on the Development of the Road-Ro/RO Terminal System (RRTS) for Mobility</li><li>• A Professional Approach to the Credit Investigation Process</li><li>• Credit Investigation, Evaluation and Appraisal</li><li>• Hi-Tech vs. Right Tech? 2007 Entrepreneurial Academy</li><li>• 27<sup>th</sup> National Credit Congress</li><li>• Risk Analysis and Management</li><li>• Seminar for Compliance Officers of Financing Companies</li><li>• International Maritime</li></ul> |

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|      |             |                    |                        |                         |                          |                         | <p>Organization (IMO) Seminar on Facilitation of Maritime Traffic and Related Matters</p> <ul style="list-style-type: none"><li>• Basic Maritime Insurance Seminar</li><li>• Seminar on Philippine Register of Shipping, Inc. (PRS)</li><li>• Fundamentals of Capital Budgeting and Project Evaluation techniques</li><li>• Business Intelligence for Smart Decisions</li><li>• LEASING... The Win-Win Alternative</li><li>• Philippine Infrastructure Conference 2005</li><li>• 2<sup>nd</sup> Diliman Governance Forum: A Tale of Two Fiscal Crises: 1946 and 2004</li><li>• Conference in Institutionalization and Demonstration of ISO 9001:2000-Aligned Quality Management System Towards Public Service Performance Excellence</li><li>• Opportunities for Microfinance Institutions and Small and Micro Enterprises</li><li>• Securities Fraud in the Organized Market</li><li>• Challenges Faced in Conducting Business in the Philippines</li><li>• Briefing on the Anti-Money Laundering (AMLA) Act and</li></ul> |

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|      |             |                    |                        |                         |                          |                         | <div>Manual for Anti-Money Laundering</div> <ul style="list-style-type: none"><li>• Seminar on the Code and Manual for Corporate Governance</li><li>• IMF Presentation on the Philippine Economy since the Asian Financial Crisis: A Closer Look at the Corporate Sector</li><li>• Asia Rebound, But How Far? (The Philippines: An Opportunity for Renewed Poverty Reduction)</li><li>• Regaining Economic Momentum: Macro &amp; Micro Perspectives</li><li>• Philippine Business Outlook 2002 Conference</li><li>• Seminar on Securitization</li><li>• Securities Market Seminar (Current Development in the Compliance and Surveillance Units of Japan and the Philippine Securities Markets)</li><li>• Index Funds (Indexing Takes Off in Asia/Exchange Traded Funds-Heading to Asia)</li><li>• Business Conference (Mid-year) Consultation with the Business Community</li><li>• Money Markets &amp; Fixed Income Instruments</li><li>• Standards and Codes I: The New International Financial Architecture</li></ul> |

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|      |             |                    |                        |                         |                          |                         | <ul style="list-style-type: none"><li>• Fixed Income Securities Workshop</li><li>• The Making of a Municipal Bond</li><li>• Money Market &amp; the Philippine Bond Market</li><li>• ADB Conference on Government Bond Markets and Financial Sector Development in Developing Asian Economies</li><li>• 1<sup>st</sup> Annual Philippine Local Debt Conference</li><li>• Philippine Conference on Securitization (Mobilizing Markets for Housing: The Case for Asset-Backed Securities)</li><li>• Basic Stock Market Operations Seminar</li><li>• 1999 Philippine Fixed Income Forum</li><li>• Investment Strategies in the New Millennium</li><li>• Philippine Conference on Securitization Roundtable Discussions</li><li>• The CEO Corporate Governance Forum</li><li>• Money Market Module (Treasury Certification Program)</li><li>• Securitization Seminar-Workshop</li><li>• Financial Analysis Seminar for the PSE SME Capital Market Team</li><li>• Seminar on the CIBI</li></ul> |

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|      |             |                    |                        |                         |                          |                         | <div>Ratings</div> <ul style="list-style-type: none"><li>• Beyond the Headlines: The Asia Economic Debacle- A Briefing on the Asian Economic Crisis</li><li>• Presentation of Regional Survey of the Impact of Economic Crisis on Bank Strategy and Spending by the Asian Barker Journal</li><li>• PSE Maktrade Sytem (PSE’s Trading System)</li><li>• CFA Review Program, Level 1: Equity Analysis</li><li>• Sink or Swim: The Philippine Stock Market in 1998</li><li>• Seminar on the Book Entry System of the Philippine Central Depository</li><li>• Seminar-Workshop on SBL and Short Selling</li><li>• Philippine Financial Market &amp; Securities Seminar</li><li>• Mathematics of Finance Seminar</li><li>• Technical Analysis</li><li>• Financial Accounting Seminar</li><li>• Corporate Listing on the Philippine Stock Exchange</li><li>• Down and Out? A Briefing on the Status of and Prospects for the Philippine Stock Market</li><li>• Seminar-Workshop on Warrants</li><li>• Seminar for Certified</li></ul> |

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|      |             |                    |                        |                         |                          |                         | <div>Securities Representatives (CSR) Examination</div> <ul style="list-style-type: none"><li>• Seminar on Derivatives &amp; Warrants: Securities Borrowing &amp; Lending</li><li>• The PSE Assessing Policy, Trade Policies &amp; Institutional Directions for the Next Century</li><li>• Philippine Investment Forum</li><li>• Effective Business Writing Seminar</li><li>• Root Cause Analysis</li><li>• Briefing on Mutual Funds</li><li>• Fixed Income Securities Workshop</li><li>• The Making of a Municipal Bond</li><li>• Money Market &amp; the Philippine Bond Market</li><li>• Philippine Financial Markets &amp; Securities Seminar</li><li>• Training with Impact Workshop</li></ul> <div><ul style="list-style-type: none"><li>• First Generics Summit</li><li>• Standards and Codes in the New Institutions and Small Micro Enterprises</li></ul></div> |