

# Citicorp Financial Services and Insurance Brokerage Philippines Inc. (CFSI)

## Board of Directors (BOD)

### 1. Aftab Ahmed

- Position in the BOD: Chairman of the Board
- No. of Shares in CFSI: 1
- Working experience:
  - Citibank N.A. Philippines Chief Country Officer – since Jul 2015
  - Citibank Hungary, Citi Country Officer
  - Citibank Egypt, Citi Country Officer
  - Citibank Pakistan, Country Business
  - Citibank USA, Ex-Director Branch
  - Citibank Singapore, Consumer Finance
  - Citibank Taiwan, O&T Head - 2000-2002
  - Citibank Germany, O&T Head -1998-2000
  - Citibank USA, Director Re-Engineering
  - Citibank USA, Director Strategic Planning
  - Citibank USA, Director Trade Global
  - Citibank USA, Business Banking Director
  - Citibank USA, Sales Director
  - Citibank USA, Sales Planning Head/Chief
  - Citibank USA, Business Banking Director
  - CitibankNew Zealand, Corporate Bank
  - Citibank Saudi Arabia, Trading Division
  - Citibank Saudi Arabia, FI Credit Sales Unit
  - Citibank Singapore, Country Treasurer/FI
  - Citibank Pakistan, Senior Branch
  - Citibank Pakistan, Unit Head/Trade
  - Citibank Pakistan/Greece, Executive
- List of Directorship currently Held including the period
  - Citicorp Financial Services and Insurance Brokerage Philippines Inc, Director/Chairman – since November , 2015
  - Citicorp Capital Philippines, Inc, Director/Chairman – since Apr 2020
- Trainings completed in 2020:

Topic of Training	No. of Hours	Conducted By
2020 Annual Information Security Refresher for Employees in APAC	1	Citibank
2020 Citi's Workplace Anti-Harassment	1	Citibank
2020 Overview of Philippine Laws and Regulations	1.5	Citibank

2020 Philippines AML, Sanctions and Anti-Bribery Training [for Employees]	1.5	Citibank
2020 Privacy and Records Management Awareness [Employees]	0.5	Citibank
Citi Governance Policy and Governance Committee Charter and Minutes Standard 2020	1	Citibank
Citi Model Risk Management: FRB MRA 1 and MRA 2: Model Documentation Expectations and Clarifications	1.25	Citibank
Escalation Policy 2020	0.5	Citibank
Global Conduct Risk 2020 [for Employees]	0.5	Citibank
Global Initiative: 2020 Code of Conduct	1	Citibank
ICG Financial Consumer Protection Refresher Training 2020	1	Citibank
Insider Trading Policies, EU Market Abuse Regulation and Insider Lists Requirements 2020	0.5	Citibank
Model Identification and Model Use	0.5	Citibank
New Product Approval (NPAC) Enhancements Required	0.5	Citibank
Pre-Validation Assessment Webinar	1	Citibank
Protecting Citi from Social Engineering	1	Citibank
RIM Applicability Assessment and Control Mapping Foundational Concepts	0.25	Citibank
The Data Privacy Act of the Philippines	1	Citibank
Training on Handling of Freeze Order and Identification of Related and Materially-Linked Accounts 2020	1	Citibank

## 2. Regina Paz Morales

- Position in the BOD: Independent Director
- No. of Shares in CFSI: 1
  - Work Experience:
    - CitiCorp Financial Services and Insurance Brokerage Philippines Inc, Independent Director – since April 2018 - Present
    - Philam Asset Management Inc – Apr 2007 - Jul 2014
    - Citibank Philippines, VP & Head FI Group – Mar 1997 – April 2007
    - Bank of America, AVP, Credit Risk Mgmt – Jul 1993 – Mar 1995
    - Far East Bank and Trust Company, Manager, Corporate Banking Group – Mar 1988 – May 1991
  - List of Directorship currently Held including the period
    - First Metro Asset Management Inc, Adviser – since Nov 2018
    - Veteran’s Bank (Trust Unit), Independent Trustee – since Nov 2015
    - Degustation Corporation, President and CEO - since Dec 2015
    - Protos Cyma Corp, Treasurer - since Aug 2007
    - Trito Cyma Corp, Treasurer – since Sep 2008
    - Tessera Cyma Corp, Treasurer – since Sep 2009
    - Pente Cyma Corp, Treasurer – since Mar 2010

- Ektos Cyma Corp, Treasurer – since Sep 2011
- Ebdomos Cyma Corp, Treasurer – since Mar 2012
- Ochto Cyma Corp, Treasurer – since Aug 2012
- Cyma Boracay Corp, Treasurer – since Mar 2005
- Elixir Green Pastures Corp, Treasurer – since Jul 2013
- Theriac Green Pastures Corp, Treasurer – since Dec 2014
- Panacea Green Pastures Corp, Treasurer – since Mar 2015
- Ramargo Corp, President and CEO – since Jul 2015
- Trainings completed in 2020:

Topic of Training	No. of Hours	Conducted By
Overall Citi Response to COVID-19, Global Regulatory and Policy Response, Citi Capital and Liquidity Position	1	Citibank
Overall Citi Response to COVID-19, Global Regulatory and Policy Response, Citi Capital and Liquidity Position	1	Citibank
Brand Update, Citi Ventures (Ventures Investing, D10X, and Studio teams)	1	Citibank
2020 Outside Director Strategy Session (product overviews, key program updates, industry trends and other items of interest)	1	Citibank
Elections Update (key factors in the US Presidential election and its implications on foreign policy and trade)	1	Citibank
ICG Strategy Update (key learnings from COVID-19, and growth opportunities), Citi's Response to the Consent Order	1	Citibank
AML, Sanctions and Bribery	1	Citibank

### 3. John Castro

- Position in the BOD: Independent Director
- No. of Shares in CFSI: 1
  - Work Experience:
    - Citicorp Financial Services and Insurance Brokerage Philippines Inc, Independent Director – 2010 – 2014 and since September 2015.
    - RCBC Savings Bank, Independent Director – Jan 2015 – Apr 2015
    - RCBC Savings Bank, Consultant – May 2015 – Dec 2015
    - CitiGroup, Regional Insurance Director for Asia and Latin America - Jul 1995 – July 2006
    - Citi Group, Regional CFO for Consumer Bank Latin America, Jul 1989 - Jun 1995
    - CitiGroup, Business CFO for Consumer Bank in Spain and Canada, Jul 1984 – Jun 1989
  - List of Directorship currently Held including the period
    - CitiCorp Capital Philippines Inc, Independent Director – since Apr 2020
  - Trainings completed in 2020:

Topic of Training	No. of Hours	Conducted By
Overall Citi Response to COVID-19, Global Regulatory and Policy Response, Citi Capital and Liquidity Position	1	Citibank
Overall Citi Response to COVID-19, Global Regulatory and Policy Response, Citi Capital and Liquidity Position	1	Citibank
Brand Update, Citi Ventures (Ventures Investing, D10X, and Studio teams)	1	Citibank
2020 Outside Director Strategy Session (product overviews, key program updates, industry trends and other items of interest)	1	Citibank
Elections Update (key factors in the US Presidential election and its implications on foreign policy and trade)	1	Citibank
ICG Strategy Update (key learnings from COVID-19, and growth opportunities), Citi's Response to the Consent Order	1	Citibank
AML, Sanctions and Bribery	1	Citibank

#### 4. Asim Munir

- Position in the BOD: Director
- No. of Shares in CFSI: 1
- Work Experience:
  - CFO, Citibank Philippines – since 2019
  - Asia ICG FP&A Head, Citibank Hongkong– 2016 to 2019
  - Franchise FP&A Head, Citibank Singapore – 2013 to 2016
- List of Directorship currently Held including the period
  - Citicorp Financial Services and Insurance Brokerage Philippines Inc, since August, 2019
  - Citigroup Business Process Solutions Pte Ltd – since August 2020
- Trainings completed in 2020:

Topic of Training	No. of Hours	Conducted By
2019 Volcker Rule	1	Citibank
2020 Annual Information Security Refresher for Employees in APAC	1	Citibank
2020 Overview of Philippine Laws and Regulations	1.5	Citibank
2020 Philippines AML, Sanctions and Anti-Bribery Training [for Employees]	1.5	Citibank
2020 Privacy and Records Management Awareness [Employees]	0.5	Citibank
2020 Volcker Rule for Employees	0.5	Citibank
Anti-Money Laundering (AML) for the Board of Directors	1	Citibank
Booking Model and Legal Entity Awareness	1	Citibank
Booking Model and Legal Entity Awareness training	0.46	Citibank

Critical Thinking	0.17	Citibank
Escalation Policy 2020	0.5	Citibank
Global Conduct Risk 2020 [for Employees]	0.5	Citibank
Global Initiative: 2020 Code of Conduct	1	Citibank
OSHA Workplace Safety (General Industry 6 Hr Class	6.23	Citibank
Phishing Defense II for Employees	0.5	Citibank
Protecting Citi from Social Engineering	1	Citibank
RIM Applicability Assessment and Control Mapping Foundational Concepts	0.25	Citibank
The Data Privacy Act of the Philippines	1	Citibank

## 5. Therese Geli Chan

- Position in the BOD: Director
- No. of Shares in CFSI: 1
  - Work Experience:
    - Citibank N.A. Phils, Retail Bank Director since May 2020
    - Citibank N.A. Phils, Sales & Distribution, Director – Jan 2016-Feb 2019
    - Citibank N.A. Phils, S&D Cards Sales Head, Senior Vice President – Jan 2012- Dec 2015
    - Citibank N.A. Phils, CitiPhone, Senior Vice President – Jan 2010 - Dec 2011
    - CitiPhone, Vice President – Apr 2007-Dec 2009
    - CitiPhone, Assistant Vice President – Mar 2003 – Mar 2007
    - CitiPhone, Manager – Mar 2000 – Mar 2003
    - CitiPhone, Assistant Manager – Feb 1996 – Mar 2000
  - List of Directorship currently Held including the period
    - Citicorp Financial Services and Insurance Brokerage Philippines Inc, - since April, 2019
    - Citi Financial Holdings Corp, Chairman – since Dec 2017
  - Trainings completed in 2020:

Topic of Training	No. of Hours	Conducted By
2020 Annual Compliance Refresher – BSP Circular 1048 - BSP Regulations on Financial Consumer Protection	1	Citibank
2020 Annual Information Security Refresher for Employees in APAC	1	Citibank
2020 Asia (APAC and EMEA) GCB Annual Compliance Refresher	1	Citibank
2020 Overview of Philippine Laws and Regulations	1.5	Citibank
2020 Philippines AML, Sanctions and Anti-Bribery Training [for Employees]	1.5	Citibank

2020 Privacy and Records Management Awareness [Employees]	0.5	Citibank
AML New Product Approval (NPA) Standard and Process 4.0	1	Citibank
Asia-EMEA GCB Regional Retail Bank - Branch Sales Professional Conduct Attestation 2020	1	Citibank
Global Conduct Risk 2020 [for Employees]	0.5	Citibank
Global Initiative: 2018 Third Party Management Fundamentals (TPM) – Required	0.75	Citibank
Global Initiative: 2020 Code of Conduct	1	Citibank
Global Initiative: Fraud Awareness 2020 [For Employees]	1	Citibank
Sales Practices 2020 for Employees	1	Citibank
The Data Privacy Act of the Philippines	1	Citibank
Training on Handling of Freeze Order and Identification of Related and Materially-Linked Accounts 2020	1	Citibank

## 6. Manoj Varma

- Position in the BOD: Director
- No. of Shares in CFSI: 1
  - Work Experience:
    - Citibank NA Philippines, Consumer Business Manager since Jan 2018
    - Citibank Chicago, USA, Managing Director/GM – Mar 2010 - Dec 2017
    - Citibank Chicago, USA, Director Strategic Initiatives – Aug 2006 – Mar 2010
    - Citibank Seoul, South Korea, Cards Business Director – Sep 2001 – Aug 2006
    - Citibank Taiwan, Cards Business Product Manager – Feb 1999 – Sep 2001
    - Citibank, Chennai, India, Co-Brand Product Business Manager – Sep 1998 – Feb 1999
    - Citibank New Delhi, India, Regional Head Cards, North India – Oct 1995 – Feb 1998
    - Citibank Chennai, India, Retail Operations Head – Jan 1994 – Oct 1995
    - Citibank, Bangalore India, Regional Sales Head Auto – Dec 1992 – Jan 1994
    - Citibank, New Delhi, India Customer Service Head Retail Loans – Oct 1991 – Dec 1992
    - Citibank, New Delhi India, Management Associate / Product – Jul 1990 – Oct 1991
  - List of Directorship currently Held including the period
    - CFSI Director – since March, 2018

- Trainings completed in 2020:

Topic of Training	No. of Hours	Conducted By
Course – Self Paced: Global Initiative: 2020 Anti-Money		Citibank
Course – Self Paced: NAM/LATAM – Protecting Citi from		ISS Training Center
2020 Annual Compliance Refresher – BSP Circular 1048 - BSP Regulations on Financial Consumer Protection	1	Citibank
2020 Annual Information Security Refresher for Employees in APAC	1	Citibank
2020 Asia (APAC and EMEA) GCB Annual Compliance Refresher	1	Citibank
2020 Overview of Philippine Laws and Regulations	1.5	Citibank
2020 Philippines AML, Sanctions and Anti-Bribery Training [for Employees]	1.5	Citibank
2020 Privacy and Records Management Awareness [Employees]	0.5	Citibank
Global Conduct Risk 2020 [for Employees]	0.5	Citibank
Global Initiative: 2020 Code of Conduct	1	Citibank
Global Initiative: Fraud Awareness 2020 [For Employees]	1	Citibank
Sales Practices 2020 for Employees	1	Citibank
The Data Privacy Act of the Philippines	1	Citibank
Training on Handling of Freeze Order and Identification of Related and Materially-Linked Accounts 2020	1	Citibank

## 7. Ramon Melchor Tejero

- Position in the BOD: Director and CFSI President
- No. of Shares in CFSI: 1
  - Work Experience:
    - Director and President, CFSI – since Apr 2019
    - Treasurer, CFSI – Jul 2018 to Apr 2019
    - Investment Product Head, CFSI – Jan 2016 to Apr 2020
    - Program Director and Head for Retail Equities E-Commerce, Maybank ATR Kim Eng Securities – Dec 2012 to Jan 2016
    - Research, Analysis, and Communications Head, CFSI – Sep 2005 to Dec 2012
    - Investment Specialist, Citibank N.A. – Sep 2004 to Sep 2005
    - Investment Funds Product Distribution Manager, BPI (last role) – Jun 1993 to Sep 2004

- Trainings completed in 2020:

Topic of Training	No. of Hours	Conducted By
Global Initiative: Fraud Awareness 2020 [For Employees]	1	Citibank
Anti-Money Laundering (AML) for the Board of Directors 2020	1	Citibank
ACBIND - CITI Insurance Business - Insurance Products	2	Citibank
Sales Practices 2020 for Employees	1	Citibank
Complaints/Concerns Management Refresher for Employees	0.5	Citibank
2020 Annual Information Security Refresher for Employees in APAC	1	Citibank
2020 Philippines AML, Sanctions and Anti-Bribery Training [for Employees]	1.5	Citibank
2020 Asia (APAC and EMEA) GCB Annual Compliance Refresher	1	Citibank
2020 Privacy and Records Management Awareness [Employees]	0.5	Citibank
2020 Volcker Rule for GCB Employees	0.5	Citibank
2020 Annual Compliance Refresher BSP Circular 1048 - BSP Regulations on Financial Consumer Protection	1	Citibank
2020 Overview of Philippine Laws and Regulations	1.5	Citibank
Global Conduct Risk 2020 [for Employees]	0.5	Citibank
Global Initiative: 2020 Code of Conduct	1	Citibank
The Data Privacy Act of the Philippines	1	Citibank