



REPUBLIC OF THE PHILIPPINES
SECURITIES AND EXCHANGE COMMISSION

SEC Building, EDSA, Greenhills
City of Mandaluyong, Metro Manila

COMPANY REG. NO. 102165

**CERTIFICATE OF FILING
OF
AMENDED ARTICLES OF INCORPORATION**

KNOW ALL PERSONS BY THESE PRESENTS:

This is to certify that the amended articles of incorporation of the

**BRIGHT KINDLE
RESOURCES & INVESTMENTS INC.**

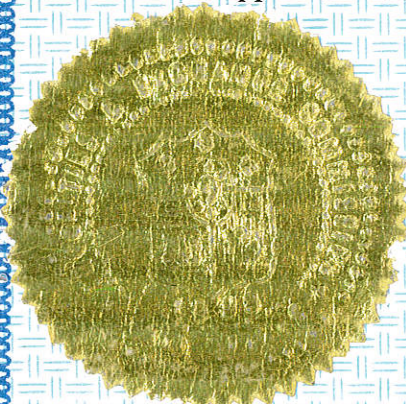
[Formerly: BANKARD INC.]

[Amending Articles I & II Primary Purpose thereof.]

copy annexed, adopted on November 08, 2013 by majority vote of the Board of Directors and on December 09, 2013 by the vote of the stockholders owning or representing at least two-thirds of the outstanding capital stock, and certified under oath by the Corporate Secretary and a majority of the Board of Directors of the corporation was approved by the Commission on this date pursuant to the provision of Section 16 of the Corporation Code of the Philippines, Batas Pambansa Blg. 68, approved on May 1, 1980 and copies thereof are filed with the Commission.

Unless this corporation obtains or already has obtained the appropriate Secondary License from this Commission, this Certificate does not authorize it to undertake business activities requiring a Secondary License from this Commission such as, but not limited to acting as: broker or dealer in securities, government securities eligible dealer (GSED), investment adviser of an investment company, close-end or open-end investment company, investment house, transfer agent, commodity/financial futures exchange/broker/merchant, financing company and time shares/club shares/membership certificates issuers or selling agents thereof. Neither does this Certificate constitute as permit to undertake activities for which other government agencies require a license or permit.

IN WITNESS WHEREOF, I have set my hand and caused the seal of this Commission to be affixed to this Certificate at Mandaluyong City, Metro Manila, Philippines, this 30th day of January, Twenty Fourteen.




FERDINAND B. SALES

Acting Director

Company Registration and Monitoring Department



AMENDED ARTICLES OF INCORPORATION

OF

BRIGHT KINDLE RESOURCES AND INVESTMENTS, INC.
(formerly BANKARD, INC.) (formerly Philippine Commercial Credit Card, Inc.)

KNOW ALL MEN BY THESE PRESENTS:

The undersigned incorporators, all of legal age, citizens and residents of the Philippines, have this day voluntarily agreed to form a stock corporation under the laws of the Republic of the Philippines.

AND WE HEREBY CERTIFY THAT:

FIRST - The name of the said Corporation shall be

“BRIGHT KINDLE RESOURCES AND INVESTMENTS, INC.”
(As amended on Nov. 08, 2013 by the Board and Dec. 09, 2013 by 2/3 vote of the outstanding capital stock)

SECOND - The purposes for which such Corporation is incorporated are:

PRIMARY PURPOSE

“To acquire by purchase, exchange, assignment, gift or otherwise, and to hold, own, and use for investment or otherwise, and to sell, assign, transfer, exchange, lease, let, develop, mortgage, pledge, deal in and with and otherwise operate, enjoy and dispose of, any and all properties of every kind and description and whatever situated, as and to the extent permitted by law, including, but not limited to, bonds, debentures, promissory notes, shares of capital stock, or other securities and obligations, created, negotiated or issued by any corporation, association, or other entity, foreign or domestic and while the owner, holder, or possessor, thereof, to exercise all

the rights, powers, and privileges of ownership or any other interest therein, including the right to receive, collect and dispose of, any and all dividends, interest and income, derived therefrom, and the right to vote on any proprietary or other interest, on any shares of the capital stock, and upon any bonds, debentures, or other securities, having voting power, so owned or held, without however engaging in the business of an investment company under the Investment Company Act or a finance company or a broker or dealer in securities of stocks. (As amended on Nov. 08, 2013 by the Board and Dec. 09, 2013 by 2/3 vote of the outstanding capital stock)

SECONDARY PURPOSES

To engage in and carry on the business of trading in any and all kinds and descriptions of commodities, goods, wares, merchandise and other lawful articles of commerce, such as, but not limited to producer and consumer machineries and equipment, and for that purpose to buy, produce, manufacture or otherwise acquire, hold, own, use, import, export, sell, barter, exchange or otherwise dispose of lawful articles of commerce without limit as to character, quantity of amount in bulk, wholesale or retail, by or for itself, or as agent, broker, dealer, distributor, factor or any other representative capacity for and of any natural juridical persons in the Philippines or in foreign countries; And in furtherance of the corporate purposes, goals and objectives:

- (a) To invest in, purchase or otherwise acquire, to hold, possess, own, use, assign, pledge, mortgage, exchange, sell, transfer or otherwise dispose of any or all parts of the businesses, rights, patents, franchises, goodwill, real or personal property and assets of any or all kinds or description, including shares of stocks, notes, bonds, debentures, and/or any other form of indebtedness, securities or obligations of any person, partnership, association or corporation whether domestic or foreign, public or private, for whatever lawful purposes the same were formed, now existing or which may be organized in the future; and to pay for the same in cash, or to issue in exchange therefore stocks, bonds, notes, or any other form of debt or securities of

this corporation or of any other corporation, or any combination or combinations thereof; and while the holder or owner of such businesses, rights, patents, franchises, goodwill, real or personal property, stocks, notes, bonds, debentures, securities or obligations or interests therein, to exercise all the rights, powers and privileges of ownership and possession, including the right to collect, receive, and dispose of dividends, interest and income of any kind derived therefrom, and the rights and powers to vote on any shares of stocks and on any debentures, bonds, or other securities having voting power, so owned, and, to the extent allowed by law, to issue proxies for such purpose; to develop, hold, direct, manage, conduct and carry on any part or the whole of the property or the general businesses of such persons, partnerships, corporations or associations so purchased or acquired, and to mortgage, pledge, hypothecate, sell or otherwise dispose of any such businesses or property so acquired in accordance with law.

- (b) To guarantee, endorse or assure the satisfaction or payment of bonds, promissory notes, coupons, mortgages, deeds of assignment, guarantees, securities or obligations or any other form or evidence of indebtedness, and to guarantee or assure the payment or satisfaction of interests or income on obligations, dividends in shares of stock of other corporations, and to assume part or the whole of the existing or any future obligations of any person, partnership, association or corporation;
- (c) To purchase, lease, or otherwise acquire, any personal property necessary and expedient in the improvement, development, or management of any property, real or personal, held, occupied, owned or acquired by it; to trade, deal, or invest in any personal property suitable, useful and beneficial to the corporation, and to mortgage, let, pledge, sell or otherwise dispose of any such property so owned or acquired;
- (d) To borrow money, and to contract such debts for its use in the pursuit, accomplishment, and furtherance of the purposes or objectives for which the

corporation is formed, to issue, make, or execute promissory notes, mortgages, bills of exchange, debentures, bonds, certificate, or any other securities or evidences of debts, for such money borrowed, for such debts contracted, or for any property acquired, and to secure the same by pledge of any of its personal property or by the mortgage of any or all of its properties or assets, or by any deed which constitutes liens or charges upon, and affecting any part or the whole of the income and revenue from its properties, upon such lawful terms and conditions as may be stipulated in the contract, deed or any documents or documents covering the same; to confer upon the holder of any bonds or debentures of the corporation, secured or otherwise, the right to convert the principal thereof into stock of the corporation, upon such lawful terms and conditions, as may be stipulated in the contract, deed or any document or documents affecting the same, or as shall be fixed by the Board of Directors of the corporation, subject to the limitations established by law;

- (e) To purchase, own, hold, lease, acquire or otherwise accept such property, real or personal, as may be convenient, necessary or appropriate for any of the purposes herein set forth, and to erect, cause or allow to be erected on any lands, owned, occupied or held by the corporation, buildings, structures or communication stations with their appurtenances;
- (f) In general, to do any and all acts and things necessary, suitable or appropriate for the attainment or accomplishment of any or all of the purposes or for the furtherance of any of the powers herein set forth, whether alone or in association with other persons, associations or corporations, and to do any and all acts and things incidental or pertaining to the business or powers of the corporation, or any part or parts thereof, PROVIDED, however, that the same is not in conflict with the law under which this corporation is organized. (As amended on 9 September 1994).

THIRD - The principal office of the Corporation shall be in Metropolitan Manila, Philippines.

FOURTH - The term for which said corporation is to exist is fifty (50) years from and after the date of issuance of the certificate of incorporation.

FIFTH - The names, nationalities and residences of the incorporators of the Corporation are as follows:

<u>Name</u>	<u>Nationality</u>	<u>Residence</u>
1. Antonio H. Ozaeta	Filipino	Corinthian Gardens, Quezon City
2. Jose R. Perez	Filipino	2391 Mabolo St., Dasmaringas Village, Makati, Metro Manila
3. Danilo M. Celestial	Filipino	42 Fordham St., St. Ignatius Village, Quezon City
4. Rene H. Peronilla	Filipino	556 Herrera St., Brookside Hills, Cainta, Rizal
5. Serapio C. Gabriel	Filipino	43 Lourdes Castillo St., Sta. Mesa Heights, Quezon City

SIXTH - The number of Directors of the Corporation shall be ELEVEN (11) and the names, nationalities and residence of the directors of the Corporation at incorporation who are to serve until their successors are elected and qualified as provided by the By-Laws of the Corporation are as follows: (As amended on July 28, 1995 by the Board & on Aug. 17, 1995 by 2/3 vote of the outstanding capital stock)

<u>Name</u>	<u>Nationality</u>	<u>Residence</u>
1. Antonio H. Ozaeta	Filipino	Corinthian Gardens, Quezon City
2. Jose R. Perez	Filipino	2391 Mabolo St., Dasmaringas Village, Makati, Metro Manila
3. Danilo M. Celestial	Filipino	42 Fordham St., St. Ignatius Village, Quezon City

- | | | |
|-----------------------|----------|--|
| 4. Rene H. Peronilla | Filipino | 556 Herrera St., Brookside Hills,
Cainta, Rizal |
| 5. Serapio C. Gabriel | Filipino | 43 Lourdes Castillo St., Sta. Mesa
Heights, Quezon City |

SEVENTH - The capital stock of the Corporation is ONE BILLION ONE HUNDRED MILLION PESOS (P1,100,000,000.00), and said capital stock is divided into TWO BILLION (2,000,000,000) common shares of the par value of FIFTY FIVE CENTAVOS (P0.55) per share. (As amended on 31 May 2012)

No transfer of stock or interest which will reduce the interest of the Philippine citizens to less than the required percentage of the capital stock shall be allowed or permitted to be recorded in the proper books, and this restriction, shall also be indicated in all its stock certificates. (As amended 9 September 1994)

Stockholders shall have no pre-emptive rights in shares which are issued by the corporation. (As amended on July 19, 2011)

EIGHT - At least twenty five percent (25%) of the authorized capital stock above stated has been actually subscribed as follows:

<u>Name of Subscriber</u>	<u>Nationality</u>	<u>No. of Shares Subscribed</u>	<u>Amount Subscribed</u>
1. Antonio H. Ozaeta	Filipino	99,996	P9,999,600.00
2. Jose R. Perez	Filipino	1	100.00
3. Danilo M. Celestial	Filipino	1	100.00
4. Rene H. Peronilla	Filipino	1	100.00
5. Serapio C. Gabriel	Filipino	<u>1</u>	<u>100.00</u>
		100,000	P10,000,000.00

NINTH - The above-named subscribers have paid at least twenty-five percent (25%) of their respective total subscription as follows:

<u>Name of Subscriber</u>	<u>Amount Subscribed</u>	<u>Amount Paid-in</u>
1. Antonio H. Ozaeta	P9,999,600000	P9,899,800.00
2. Jose R. Perez	100.00	50.00
3. Danilo M. Celestial	100.00	50.00
4. Rene H. Peronilla	100.00	50.00
5. Serapio C. Gabriel	100.00	50.00
	P10,000,000.00	P9,900,000.00

TENTH - Mr. JOSE R. PEREZ has been elected by the subscribers as Treasurer of the Corporation to act as such until his successor is duly elected and qualified in accordance with the By-Laws of the Corporation, and that as such Treasurer, he has been authorized to receive for and in the name and for the benefit of the Corporation all subscription paid by the subscribers.

IN WITNESS WHEREOF, we have hereunto set our hands this 23rd day of November, 1981 in Quezon City, Philippines.

(Sgd.) A.H. OZAETA
T.A.N. 1424-201-0

(Sgd.) J.R. PEREZ
T.A.N. P6228-M1037-A-0

(Sgd.) D.M. CELESTIAL
T.A.N.

(Sgd.) R.H. PERONILLA
T.A.N. P6542-B2640-A-0

(Sgd.) S.C. GABRIEL
T.A.N. G1619-A0937-A-2

SIGNED IN THE PRESENCE OF:

(Sgd.) BER J. BERNABE

(Sgd.) CELSO DAYRIT

NOTARIAL ACKNOWLEDGMENT

REPUBLIC OF THE PHILIPPINES)
QUEZON CITY) SS.

BEFORE ME, a Notary Public in and for Quezon City, Metro Manila, personally appeared with their Residence Certificates:

<u>Name</u>	<u>Res. Cert.</u>	<u>Date & Place of Issue</u>
Antonio H. Ozaeta	14639963	Feb. 24, 1981 – San Juan, M.M.
Jose R. Perez	14363361	Feb. 17, 1981 – Makati, M.M.
Danilo M. Celestial	A14540916	March 6, 1981 – Pasig, M.M.
Rene H. Peronilla	14363518	Feb. 20, 1981 – Makati, M.M.
Serapio C. Gabriel	6199	Jan. 27, 1981 – Manila

known to me to be the same persons who executed the foregoing Articles of Incorporation, the same incorporators of the PHILIPPINE COMMERCIAL CREDIT CARD, INC. and the same persons who subscribed to the capital stock of the Corporation, and each of them acknowledged to me that they freely and voluntarily executed the foregoing Articles of Incorporation.

WITNESS MY HAND AND SEAL at Quezon City, Philippines, this 23rd day of November, 1981.

(Sgd.) ATTY. RENE E. PUNO
PTR No. 295323
Issued on January 21, 1981

Doc. No. 81;
Page No. 18;
Book No. 1;
Series of 1981.

SECRETARY'S CERTIFICATE

I, SAMUEL V. TORRES, incumbent Corporate Secretary of **BANKARD, INC.**, do hereby certify that at the Special Board of Directors' Meeting of the aforesaid Company held on December 03, 2013 at 47th Floor, RCBC Plaza, 6819 Ayala Avenue, Makati City, the following resolutions were unanimously passed and approved while a legal quorum was present:

“RESOLVED, that Article FIRST of the Articles of Incorporation of the Company, be, as it is hereby amended, by changing its corporate name, to read as follows:

“FIRST: That the name of said corporation shall be

“ BRIGHT KINDLE RESOURCES AND INVESTMENTS, INC.”
(Formerly Bankard, Inc.)

“RESOLVED, further, that Article SECOND, Primary Purpose, of the Articles of Incorporation of the Company, be, as it is hereby amended, to read as follows:

PRIMARY PURPOSE

“To acquire by purchase, exchange, assignment, gift or otherwise, and to hold, own, and use for investment or otherwise, and to sell, assign, transfer, exchange, lease, let, develop, mortgage, pledge, deal in and with and otherwise operate, enjoy and dispose of, any and all properties of every kind and description and whatever situated, as and to the extent permitted by law, including, but not limited to, bonds, debentures, promissory notes, shares of capital stock, or other securities and obligations, created, negotiated or issued by any corporation, association, or other entity, foreign or domestic and while the owner, holder, or possessor, thereof, to exercise all the rights, powers, and privileges of ownership or any other interest therein, including the right to receive, collect and dispose of, any and all dividends, interest and income, derived therefrom, and the right to vote on any proprietary or other interest, on any shares of the capital stock, and upon any bonds, debentures, or other securities, having voting power, so owned or held, without however engaging in the business of an investment company under the Investment Company Act or a finance company or a broker or dealer in securities of stocks.

I FURTHER CERTIFY that the aforesaid amendments of Articles of Incorporation were further approved, confirmed and ratified by a vote of the stockholders representing at least 2/3 of the outstanding capital stock of the Company at its special stockholders' meeting held on December 09, 2013 at RCBC Plaza, 6819 Ayala Avenue, Makati City.

I FURTHERMORE CERTIFY that the foregoing resolutions are still valid and subsisting, the same not having been subsequently amended nor repealed. *h*

IN WITNESS WHEREOF, I have hereunto set my hand this JAN 02 2014 day of January 2014 at Makati City, Metro Manila.

Samuel V. Torres
SAMUEL V. TORRES
Corporate Secretary

SUBSCRIBED AND SWORN to before me this JAN 02 2014 day of January 2014 at Makati City, affiant exhibiting to me his Community Tax Cert. No. 13862781 issued at Quezon City on January 07, 2013 and Passport No. EB5647362 issued at Manila and valid until June 13, 2017 as competent evidence of his identity.

Catalino Vicente L. Arabit
ATTY. CATALINO VICENTE L. ARABIT

Notary Public

Appointment No. M-127 (2013-2014)

Until 31 December 2014

PTR No. 4236479; 1/10/14; Makati City

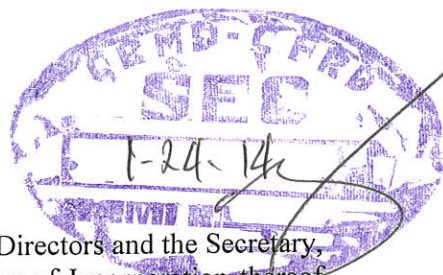
IBP No. 953616; 1/8/14; Makati City

ROLL NO. 40145

21st Floor, Yuchengco Tower 2, RCBC Plaza
Ayala Avenue, Makati City

Doc. No. 875;
Page No. 816;
Book No. 188;
Series of 2014 *h*

DIRECTORS' CERTIFICATE



WE, the undersigned consisting of a majority of the Board of Directors and the Secretary, respectively of **BANKARD, INC.**, do hereby certify that the Articles of Incorporation thereof was duly further amended by a majority vote of the Board of Directors of the corporation at its meeting held on November 08, 2013 at Makati City and approved by a vote of stockholders representing at least two-thirds (2/3) of the outstanding capital stock of the corporation at its Special Meeting called for the purpose held on December 09, 2013 at the principal office of the corporation.

The amendments consist of amending Article FIRST (corporate name) and Article SECOND (Primary Purpose) of the Articles of Incorporation of the corporation, to read as follows:

“FIRST: That the name of said corporation shall be

“ BRIGHT KINDLE RESOURCES AND INVESTMENTS, INC.”
(Formerly Bankard, Inc.)

“SECOND: The purposes for which such Corporation is incorporated
are:

PRIMARY PURPOSE

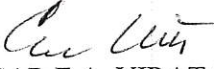
“To acquire by purchase, exchange, assignment, gift or otherwise, and to hold, own, and use for investment or otherwise, and to sell, assign, transfer, exchange, lease, let, develop, mortgage, pledge, deal in and with and otherwise operate, enjoy and dispose of, any and all properties of every kind and description and whatever situated, as and to the extent permitted by law, including, but not limited to, bonds, debentures, promissory notes, shares of capital stock, or other securities and obligations, created, negotiated or issued by any corporation, association, or other entity, foreign or domestic and while the owner, holder, or possessor, thereof, to exercise all the rights, powers, and privileges of ownership or any other interest therein, including the right to receive, collect and dispose of, any and all dividends, interest and income, derived therefrom, and the right to vote on any proprietary or other interest, on any shares of the capital stock, and upon any bonds, debentures, or other securities, having voting power, so owned or held, without however engaging in the business of an investment company under the Investment Company Act or a finance company or a broker or dealer in securities of stocks.”


XXXXXXXXXXXX

Attached herewith is a true and correct copy of the Amended Articles of Incorporation of the corporation as further amended.


Makati City, Metro Manila

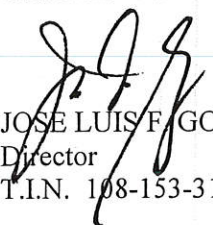
02 January 2014



CESAR E.A. VIRATA
Chairman of the Board/
Chairman of the Meeting
T.I.N. 167-999-197

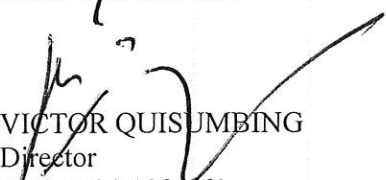

OSCAR B. BIASON
Director
T.I.N. 116-054-406

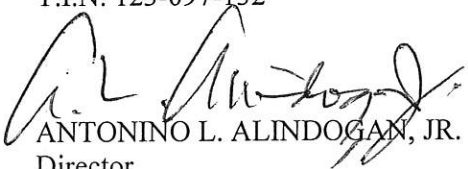

TEODORO D. REGALA
Director
T.I.N. 125-673-089


UY CHUN BING
Director
T.I.N. 106-573-744

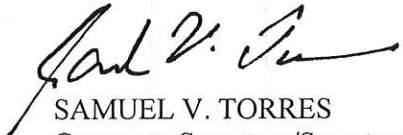

JOSE LUIS F. GOMEZ
Director
T.I.N. 108-153-311


ISMAEL R. SANDIG
Director
T.I.N. 123-097-132


VICTOR QUISUMBING
Director
T.I.N. 104-128-161


ANTONINO L. ALINDOGAN, JR.
Director
T.I.N. 108-165-345

Countersigned by:


SAMUEL V. TORRES
Corporate Secretary/Secretary of the Meeting
T.I.N. 133-734-895



OFFICIAL RECEIPT
Republic of the Philippines
DEPARTMENT OF FINANCE
SECURITIES & EXCHANGE COMMISSION
SEC Building, EDSA, Greenhills
City of Mandaluyong, 1554



Accountable Form No. 51
Revised 2006

ORIGINAL

DATE

January 24, 2014

No. **1021539**

PAYOR

BRIGHT KINDLE RESOURCES AND INVESTMENTS, INC.
PASIG CITY

NATURE OF COLLECTION

ACCOUNT
CODE

RESPONSIBILITY
CENTER

AMOUNT

LRF (A0823)

AMENDED ARTICLES

131

606

CRMD

CRMD

10.00

500.00

AMOUNT IN WORDS

FIVE HUNDRED TEN PESOS AND 0/100

TOTAL PHP 510.00



Cash



Treasury Warrant



Check



Money Order

Received

Treasury Warrant, Check,
Money Order Number

Date of Treasury Warrant,
Check, Money Order

Received the
Amount Stated Above

Ofelia A. Cavispisa
COLLECTING OFFICER

O.R. No. 1021539

NOTE: Write the number and date of this receipt on the back of treasury
warrant, check or money order received.

[Print](#)[Finish](#)

Republic of the Philippines

SECURITIES AND EXCHANGE COMMISSION**Reservation Payment Confirmation**

This certifies that the name **BRIGHT KINDLE RESOURCES & INVESTMENTS INC.** has been reserved from **January 8, 2014** to **February 7, 2014**.

Reference Reservation Number (RRN): **RRN20140108092302979**

Type of Industry: Financial Holding Company Activities

Breakdown of Fees:

Reservation Fee: Php 40.00

TOTAL: Php 40.00

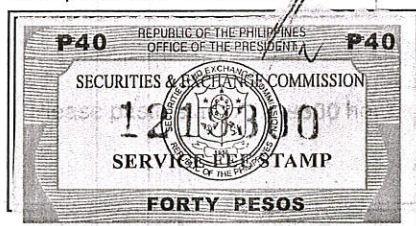
Important Reminders:

NOTE: The fact that the name is available at the date verified, it is not to be regarded as an approval of the registration of the company or any application for change of name. No expense for printing of materials using a verified name should be incurred until registration takes effect. As this is a computer printout, any erasure or alteration on this document nullifies verification.

The applicant undertakes to change the reserved name in case another person or firm has acquired a prior right to the use of the said firm name or the same is deceptively or confusingly similar to one already registered.

Please do not pay for your Name Reservation and Extension WITHIN THE SAME DAY via Funds Transfer. You may course your payment at any selected UnionBank branches or at the SEC Teller.

Stamp Number: 1219300



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REPUBLIC OF THE PHILIPPINES)
MAKATI CITY) SS.

UNDERTAKING TO CHANGE NAME


I, SAMUEL V. TORRES, of legal age, Filipino and with office address at Ground Floor, GPL Bldg., 221 Sen. Gil Puyat Avenue, Makati City, after having been sworn to in accordance with law hereby depose and state:

That I am the Corporate Secretary of BRIGHT KINDLE RESOURCES AND INVESTMENTS, INC. (formerly BANKARD, INC.) which is in the process of amending its corporate name with the Securities and Exchange Commission;

That I, in behalf of said corporation, hereby undertake to change its corporate name as herein provided, or as amended thereafter immediately upon receipt of notice or directive from the Commission that another corporation, partnership or person has acquired a prior right to the use of that name or that the name has been declared as misleading, deceptive, confusingly, similar to a registered name, or contrary to public morals, good custom or public policy.

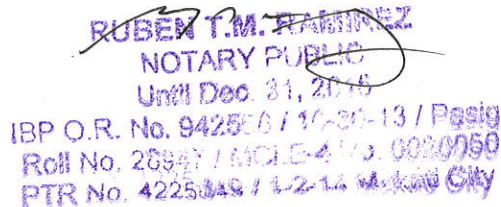
This affidavit is executed to attest to the truth of the foregoing and for whatever legal purpose and intent it may serve.

IN WITNESS WHEREOF, I have hereunto set my hand this 22 day of January 2014 at Makati City, Metro Manila.


SAMUEL V. TORRES
Corporate Secretary

SUBSCRIBED AND SWORN to before me this 22 day of January 2014 at Makati City, affiant exhibiting to me his Community Tax Cert. No. 13862781 issued at Quezon City on January 7, 2013 and Passport No. EB5647362 issued at Manila and valid until June 13, 2017 as competent evidence of his identity.

Doc. No. 1111;
Page No. 115;
Book No. 184;
Series of 2014.


RUBEN T.M. RAMIREZ
NOTARY PUBLIC
Until Dec. 31, 2015
IBP O.R. No. 942550 / 10-20-13 / Pasig
Roll No. 20947 / MCLE-4 / 0020750
PTR No. 4225349 / 1-2-14 Makati City

REPUBLIC OF THE PHILIPPINES)
MAKATI CITY) SS.

SECRETARY'S CERTIFICATE


I, SAMUEL V. TORRES, of legal age, married and with office address at Ground Floor, GPL Bldg., 221 Sen. Gil Puyat Avenue, Makati City, being duly sworn, depose and state that:

1. I am the duly elected and qualified Corporate Secretary of **BANKARD, INC.** (the Corporation), a corporation duly organized and existing under and by virtue of the Republic of the Philippines, with principal office 31/F Robinsons-Equitable Tower, ADB Avenue, Ortigas Center, Pasig City.
2. To the best of my knowledge, no action or proceeding has been filed or is pending before any Court involving an intra-corporate dispute and/or claim by any person or group against the Board of Directors, individual directors and/or major corporate officers of the Corporation as its duly elected and/or appointed directors or officers or vice versa.

Makati City, 2nd day of January 2014.


SAMUEL V. TORRES
Corporate Secretary

SUBSCRIBED AND SWORN to before me this 2nd day of January 2014 at Makati City, affiant exhibiting to me his Community Tax Cert. No. 13862781 issued at Quezon City on January 7, 2013 and Passport No. EB5647362 issued at Manila and valid until June 13, 2017 as competent evidence of his identity.


RUBEN T.M. RAMIREZ
NOTARY PUBLIC
Until Dec. 31, 2015

Doc. No. 412;
Page No. 84;
Book No. 182
Series of 2014.

IBP O.R. No. 942556 / 10-30-13 / Pasig
Roll No. 28947 / MCLE-4 No. 0020050
PTR No. 4225649 / 1-2-14 Makati City



101032014000644

**SECURITIES AND EXCHANGE COMMISSION**

SEC Building, EDSA, Greenhills, Mandaluyong City, Metro Manila, Philippines
Tel: (632) 726-0931 to 39 Fax: (632) 725-5293 Email: mis@sec.gov.ph

Barcode Page

The following document has been received:

Receiving Officer/Encoder : Marites S. Guevarra
Receiving Branch : SEC Head Office
Receipt Date and Time : January 03, 2014 10:24:22 AM
Received From : Head Office

Company Representative

Doc Source

Company Information

SEC Registration No. 0000102165
Company Name BANKARD INC.
Industry Classification
Company Type Stock Corporation

Document Information

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GENERAL INFORMATION SHEET (GIS)

FOR THE YEAR 2013
STOCK CORPORATION

GENERAL INSTRUCTIONS:

1. FOR USER CORPORATION: THIS GIS SHOULD BE SUBMITTED WITHIN THIRTY (30) CALENDAR DAYS FROM THE DATE OF THE ANNUAL STOCKHOLDERS' MEETING. DO NOT LEAVE ANY ITEM BLANK. WRITE "N.A." IF THE INFORMATION REQUIRED IS NOT APPLICABLE TO THE CORPORATION OR "NONE" IF THE INFORMATION IS NON-EXISTENT. IF THE ANNUAL STOCKHOLDERS' MEETING IS HELD ON A DATE OTHER THAN THAT STATED IN THE BY-LAWS, THE GIS SHALL BE SUBMITTED WITHIN THIRTY (30) CALENDAR DAYS FROM THE ACTUAL DATE OF THE ANNUAL STOCKHOLDERS' MEETING.
2. IF NO MEETING IS HELD, THE CORPORATION SHALL SUBMIT THE GIS NOT LATER THAN JANUARY 30 OF THE FOLLOWING YEAR. HOWEVER, SHOULD AN ANNUAL STOCKHOLDERS' MEETING BE HELD THEREAFTER, A NEW GIS SHALL BE SUBMITTED/FILED.
3. THIS GIS SHALL BE ACCOMPLISHED IN ENGLISH AND CERTIFIED AND SWORN TO BY THE CORPORATE SECRETARY OF THE CORPORATION.
4. THE SEC SHOULD BE TIMELY APPRISED OF RELEVANT CHANGES IN THE SUBMITTED INFORMATION AS THEY ARISE FOR CHANGES RESULTING FROM ACTIONS THAT AROSE BETWEEN THE ANNUAL MEETINGS, THE CORPORATION SHALL SUBMIT ONLY THE AFFECTED PAGE OF THE GIS THAT RELATES TO THE NEW INFORMATION TOGETHER WITH A COVER LETTER SIGNED BY THE CORPORATE SECRETARY OF THE CORPORATION. THE PAGE OF THE GIS AND COVER LETTER SHALL BE SUBMITTED WITHIN SEVEN (7) DAYS AFTER SUCH CHANGE OCCURRED OR BECAME EFFECTIVE.
5. SUBMIT FOUR (4) COPIES OF THE GIS TO THE CENTRAL RECEIVING SECTION, GROUND FLOOR, SEC BLDG., EDSA, MANDALUYONG CITY. ALL COPIES SHALL UNIFORMLY BE ON A4 OR LETTER-SIZED PAPER WITH A STANDARD COVER PAGE. THE PAGES OF ALL COPIES SHALL USE ONLY ONE SIDE. CORPORATIONS SUBMITTING A COPY OF THEIR GIS ONLINE OR VIA INTERNET SHALL SUBMIT ONE (1) HARD COPY OF THE GIS, TOGETHER WITH A CERTIFICATION UNDER OATH BY ITS CORPORATE SECRETARY THAT THE COPY SUBMITTED ONLINE CONTAINS THE EXACT DATA IN THE HARD COPY.
6. ONLY THE GIS ACCOMPLISHED IN ACCORDANCE WITH THESE INSTRUCTIONS SHALL BE CONSIDERED AS HAVING BEEN FILED.
7. THIS GIS MAY BE USED AS EVIDENCE AGAINST THE CORPORATION AND ITS RESPONSIBLE DIRECTORS/OFFICERS FOR ANY VIOLATION OF EXISTING LAWS, RULES AND REGULATIONS.

===== PLEASE PRINT LEGIBLY =====

CORPORATE NAME: BANKARD, INC.		DATE REGISTERED: December 1, 1981
BUSINESS/TRADE NAME: BANKARD, INC.		
SEC REGISTRATION NUMBER: 0000102165		FISCAL YEAR END: December 31 st
DATE OF ANNUAL MEETING PER BY-LAWS Last Thursday of May		CORPORATE TAX IDENTIFICATION NUMBER (TIN) 430-000-803-490
ACTUAL DATE OF SPECIAL MEETING: December 09, 2013		WEBSITE/URL ADDRESS www.rcbcbankard.com
COMPLETE PRINCIPAL OFFICE ADDRESS: 31/F Robinsons-Equitable Tower, #4 ADB Avenue corner Poveda Street, Ortigas Center, Ortigas, Pasig City 1605		E-MAIL ADDRESS service@bankard.com
COMPLETE BUSINESS ADDRESS: 31/F Robinsons-Equitable Tower, #4 ADB Avenue corner Poveda Street, Ortigas Center, Ortigas, Pasig City 1605		FAX NUMBER: 688-1702
NAME OF EXTERNAL AUDITOR & ITS SIGNING PARTNER: Punongbayan & Araullo – Ms. Maria Isabel E. Comedia	SEC ACCREDITATION No. 0629-AR-2 (until Oct. 02, 2016)	TELEPHONE NUMBER (S): 688-1888
PRIMARY PURPOSE/ACTIVITY PRESENTLY ENGAGED IN: Promote the sale and patronage of goods, merchandise and services of producers and traders who accept the credit, debit &/or charge cards issued by the corp.	INDUSTRY CLASSIFICATION: Other Financial Institutions	GEOGRAPHICAL CODE: 3000
===== INTERCOMPANY AFFILIATIONS =====		
PARENT COMPANY	SEC REGISTRATION NO.	ADDRESS
Rizal Commercial Banking Corporation	17514	Yuchengco Tower, RCBC Plaza, 6819 Ayala Avenue corner Sen. Gil Puyat Avenue, Makati City 1605
SUBSIDIARY/AFFILIATE	SEC REGISTRATION NO.	ADDRESS
N.A.	N.A.	N.A.
NOTE: USE ADDITIONAL SHEET IF NECESSARY		

GENERAL INFORMATION SHEET

FOREIGN CORPORATION

PLEASE PRINT LEGIBLY

Corporate Name: **Bankard, Inc.**

A. Is the Corporation a covered person under the Anti Money Laundering Act (AMLA), as amended? (Rep. Acts. 9160/9164/10167/10365)

Yes ☒ No ☐

Please check the appropriate box:

1.

- ☐ a. Banks
- ☐ b. Offshore Banking Units
- ☐ c. Quasi-Banks
- ☐ d. Trust Entities
- ☐ e. Non-Stock Savings and Loan Associations
- ☐ f. Pawnshops
- ☐ g. Foreign Exchange Dealers
- ☐ h. Money Changers
- ☐ i. Remittance Agents
- ☐ j. Electronic Money Issuers
- ☒ k. Financial Institutions which Under Special Laws are subject to Bangko Sentral ng Pilipinas' (BSP) supervision and/or regulation, including their subsidiaries and affiliates.

2.

- ☐ a. Insurance Companies
- ☐ b. Insurance Agents
- ☐ c. Insurance Brokers
- ☐ d. Professional Reinsurers
- ☐ e. Reinsurance Brokers
- ☐ f. Holding Companies
- ☐ g. Holding Company Systems
- ☐ h. Pre-need Companies
- ☐ i. Mutual Benefit Association
- ☐ j. All Other Persons and entities supervised and/or regulated by the Insurance Commission (IC)

3.

- ☐ a. Securities Dealers
- ☐ b. Securities Brokers
- ☐ c. Securities Salesman
- ☐ d. Investment Houses
- ☐ e. Investment Agents and Consultants
- ☐ f. Trading Advisors
- ☐ g. Other entities managing Securities or rendering similar services
- ☐ h. Mutual Funds or Open-end Investment Companies
- ☐ i. Close-end Investment Companies
- ☐ j. Common Trust Funds or Issuers and other similar entities
- ☐ k. Transfer Companies and other similar entities
- ☐ l. Other entities administering or otherwise dealing in currency, commodities or financial derivatives based there on
- ☐ m. Entities administering of otherwise dealing in valuable objects
- ☐ n. Entities administering or otherwise dealing in cash Substitutes and other similar monetary instruments or property supervised and/or regulated by the Securities and Exchange Commission (SEC)

4. ☐ Jewelry dealers in precious metals, who, as a business, trade in precious metals

5. ☐ Jewelry dealers in precious stones, who, as a business, trade in precious stone

6. Company service providers which, as a business, provide any of the following services to third parties:

- ☐ a. acting as a formation agent of juridical persons
- ☐ b. acting as (or arranging for another person to act as) a director or corporate secretary of a company, a partner of a partnership, or a similar position in relation to other juridical persons
- ☐ c. providing a registered office, business address or accommodation, correspondence or administrative address for a company, a partnership or any other legal person or arrangement

☐ d. acting as (or arranging for another person to act as) a nominee shareholder for another person

7. Persons who provide any of the following services:

- ☐ a. managing of client money, securities or other assets
- ☐ b. management of bank, savings or securities accounts
- ☐ c. organization of contributions for the creation, operation or management of companies
- ☐ d. creation, operation or management of juridical persons or arrangements, and buying and selling business entities

8. ☐ None of the above

Describe nature of business:

B. Has the Corporation complied with the requirements on Customer Due Diligence (CDD) or Know Your Customer (KYC), record-keeping, and submission of reports under the AMLA, as amended, since the last filing of its GIS?

Yes ☒ No ☐

PLEASE PRINT LEGIBLY

===== PLEASE PRINT LEGIBLY =====

NOTE: USE ADDITIONAL SHEET IF NECESSARY

* Common, Preferred or other classification

** Other than Directors, Officers, Shareholdings owning 10% of outstanding shares

Page 2

GENERAL INFORMATION SHEET
(STOCK CORPORATION)

===== PLEASE PRINT LEGIBLY =====

CORPORATE NAME: BANKARD, INC.

DIRECTORS / OFFICERS

NAME, NATIONALITY AND CURRENT RESIDENTIAL ADDRESS	INC'R	BOARD	SEX	STOCK HLDR.	OFFICER	EXEC. COMM.	T.I.N. NATIONALITY
1. CESAR E. A. VIRATA ----- 105 Palm One Serendra, 11th St., Global City, Taguig City	N	C	M	Y	N.A.	A/M	167-999-197 ----- Filipino
2. RAUL M. LEOPANDO ----- #11 Piña St., Valle Verde I, Pasig Metro Manila	N	M	M	Y	N.A.	A/M	108-737-232 ----- Filipino
3. OSCAR B. BIASON ----- 85 Senegal St. Phase IV Marikina Greenheights Subd., Brgy. Nangka, Marikina City 1808	N	M	M	Y	President & CEO	N.A.	116-054-406 ----- Filipino
4. JOSE LUIS F. GOMEZ ----- #63 San Juan St., Bo. Kapitolyo, Pasig City	N	M	M	Y	N.A.	N.A.	108-153-311 ----- Filipino
5. VICTOR P. QUISUMBING ----- #24 Trece Martinez St., Alabang Hills Village, Alabang, Muntinlupa City	N	M	M	Y	N.A.	C/M N/M	104-128-161 ----- Filipino
6. TEODORO D. REGALA, SR. ----- 24 Canopus St., Bel-Air IV, Makati City	N	M	M	Y	N.A.	C/M N/M	125-673-089 ----- Filipino
7. ISMAEL R. SANDIG ----- Blk. 1 Lot 13, Rosario Silayan St., B. F. Resort, Las Piñas City	N	M	M	Y	N.A.	N.A.	123-097-132 ----- Filipino
8. ROBERTO F. DE OCAMPO ----- 121 Victoria corner Homonhon St., Magallanes Village, Makati City 1232	N	I	M	Y	N.A.	N/C C/C A/M	120-115-828 ----- Filipino
9. ANTONINO L. ALINDOGAN, JR. ----- 400 Molave Drive corner Dao St, Ayala Alabang Village, Muntinlupa City 1780	N	I	M	Y	N.A.	A/C N/M	108-165-345 ----- Filipino
10. UY CHUN BING ----- 115 Scout Alcaraz St., Ayala Avenue, Makati City	N	M	M	Y	N.A.	N.A.	106-573-744 ----- Filipino
11. JOSE EMMANUEL U. HILADO ----- 20 Bago St. Alabang Hills, Muntinlupa City, Metro Manila	N	M	M	Y	N.A.	N.A.	117-707-275 ----- Filipino
12. SAMUEL V. TORRES ----- #3 Enrico Drive, South Green Park Village, Mindanao Ave., Project 6, Quezon City	N	N.A.	M	N	Corporate Secretary	N.A.	133-734-895 ----- Filipino
13. MARY ANN D. ROQUE ----- #1 Sunrise Hill, New Manila, Quezon City	N	N.A.	F	N	Asst. Corporate Secretary	N.A.	204-886-543 ----- Filipino

INSTRUCTIONS:

FOR SEX COLUMN, PUT "F" FOR FEMALE, "M" FOR MALE.
FOR BOARD COLUMN, PUT "C" FOR CHAIRMAN, "M" FOR MEMBER, "I" FOR INDEPENDENT DIRECTOR
FOR INC'R COLUMN, PUT "Y" IF AN INCORPORATOR, "N" IF NOT.
FOR STOCKHOLDER COLUMN, PUT "Y" IF A STOCKHOLDER, "N" IF NOT.
FOR OFFICER COLUMN, INDICATE PARTICULAR POSITION IF AN OFFICER, FROM VP UP INCLUDING THE POSITION OF THE TREASURER, SEC., COMPLIANCE OFFICER.
FOR EXECUTIVE COMMITTEE, INDICATE "C" IF MEMBER OF THE COMPENSATION COMMITTEE, "A" FOR AUDIT COMMITTEE, "N" FOR NOMINATION AND ELECTION
COMMITTEE, ADDITIONALLY WRITE "C" AFTER SLASH IF CHAIRMAN AND "M" IF MEMBER.

GENERAL INFORMATION SHEET

(STOCK CORPORATION)

===== PLEASE PRINT LEGIBLY =====

CORPORATE NAME: BANKARD, INC.

DIRECTORS / OFFICERS

NAME, NATIONALITY AND CURRENT RESIDENTIAL ADDRESS	INC'R	BOARD	SEX	STOCK HLDR.	OFFICER	EXEC. COMM	T.I.N./ NATIONALITY
14. MA. REGINA Y. MILLARE ----- 1 David St., Kingsville Subdivision, Marcos Highway, Antipolo City	N	N.A.	F	N	SVP- COO & CIO	N.A.	123-168-525 ----- Filipino
15. EUGENIO U. FERNANDEZ ----- 4285 J Judea St. Multinational Vill. Parañaque City	N	N.A.	M	N	SVP- CFO & Treasurer	N.A.	107-167-695 ----- Filipino
16. FE FORTUNATA R. RIO ----- 2 Cadang St. Masambong, Quezon City	N	N.A.	F	N	FVP-Operations	N.A.	115-945-129 ----- Filipino
17. MA. LIWAYWAY M. TAN ----- 38 Manga Road Nayong Silangan Subd. Bgy. Dalig, Antipolo City	N	N.A.	F	N	VP-Compliance, Risk Management & Internal Audit/ Compliance Officer	N.A.	106-573-615 ----- Filipino
18. BENJAMIN WILLIAM R. CUMPAS, JR. ----- One Salcedo Place, J. Velasquez St., Salcedo Vill. Makati City	N	N.A.	M	N	VP-Merchant Business	N.A.	171-473-722 ----- Filipino
19. EVELYN A. FERNANDEZ ----- Blk 5-A Lot 7 Job St., Camella Homes Classic, Las Pinas City	N	N.A.	F	N	VP- Acceptance Services	N.A.	107-995-023 ----- Filipino
20. KATRINA JOY G. CRUZ ----- 23 Aguinaldo St. Circulo Doce, Ph 1 BF Homes Subd, Paranaque City	N	N.A.	F	N	VP- Collection	N.A.	117-706-436 ----- Filipino
21. AMOR A. LAZARO ----- 93 P. Burgos St., Los Banos Laguna	N	N.A.	F	N	VP -Portfolio MIS	N.A.	112-479-518 ----- Filipino
22. VILMA M. BALTAZAR ----- 56 Copa De Oro Loop, Verdana Homes, Daang Hari, Molino, Bacoor, Cavite	N	N.A.	F	N	VP-HR Management	N.A.	105-873-571 ----- Filipino
23. IRENE D. TAYLO ----- 45 Marigold Road, Pilar Village, Las Pinas City	N	N.A.	F	N	VP - Co-Brand & Partnership	N.A.	116-055-502 ----- Filipino
24. KARLO C. GONZALES ----- 37 Malinis St., Riverside Subdivision, Sto. Domingo, Cainta Rizal	N	N.A.	M	N	VP - Fraud Mgmt. & Authorization	N.A.	116-054-760 ----- Filipino
25. MYLENE J. BICO ----- #92 A. Mabini St. San Roque, Marikina City	N	N.A.	F	N	VP - Portfolio Analytics & Business Development	N.A.	178-806-518 ----- Filipino
26. MA. ANGELA C. MIRASOL ----- Block 72, Lot 17, Dinar St., North Fairview, Quezon City	N	N.A.	F	N	VP - Marketing	N.A.	163-938-540 ----- Filipino
27. RICA MARIA R. MANGAHAS ----- #7, Red Bud St., Greenwoods Executive Village, Pasig City	N	N.A.	F	N	VP - Customer Service	N.A.	107-072-319 ----- Filipino
28. RENAN D. UNSON ----- L6-B9 Violeta St., Pilar Village, San Fernando, Pampanga	N	N.A.	M	N	VP - Information Technology	N.A.	122-972-679 ----- Filipino

INSTRUCTIONS:

FOR SEX COLUMN, PUT "F" FOR FEMALE, "M" FOR MALE.
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FOR INC'R COLUMN, PUT "Y" IF AN INCORPORATOR, "N" IF NOT.
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COMMITTEE, ADDITIONALLY WRITE "C" AFTER SLASH IF CHAIRMAN AND "M" IF MEMBER.

GENERAL INFORMATION SHEET

(STOCK CORPORATION)

PLEASE PRINT LEGIBLY

CORPORATE NAME: BANKARD, INC.						
TOTAL NUMBER OF STOCKHOLDERS: 656 (as of November 30, 2013)						
NO. OF STOCKHOLDERS WITH 100 OR MORE SHARES EACH: 640 (as of November 30, 2013)						
TOTAL ASSETS BASED ON LATEST AUDITED FINANCIAL STATEMENTS: PhP 1,111,690,180						
STOCKHOLDER'S INFORMATION						
NAME, NATIONALITY AND CURRENT RESIDENTIAL ADDRESS	SHARES SUBSCRIBED			% OF OWNER- SHIP	AMOUNT PAID (PhP)	TAX IDENTIFICATION NO. (TIN) FOR FILIPINOS AND FOREIGNERS
	TYPE	NUMBER	AMOUNT (PhP)			
1. PCD NOMINEE CORPORATION ----- Tower I, Ayala Triangle Makati Ave., Paseo de Roxas, Makati City	Common	1,516,062,254	833,834,239.70	99.188%	833,834,239.70	004-774-849-000 Filipino
2. PCD NOMINEE CORPORATION (Non-Filipino) ----- G/F, Makati Stock Exchange 6767 Ayala Ave., Makati City	Common	8,008,334	4,404,583.70	.524%	4,404,583.70	004-774-849-000 Other Alien
3. FRANCISCO ORTIGAS SEC., INC. A/C#9288 ----- 10/F, Ortigas Building, Ortigas Avenue, Pasig City, M. M.	Common	198,000	108,900.00	.013%	108,900.00	112-283-304 Filipino
4. JARDINE CMG LIFE ----- 30/F, Tektite Tower II, Exchange Rd., Ortigas Ave., Pasig City, MM	Common	146,000	80,300.00	.010%	80,300.00	000-174-156NV Filipino
5. KNIGHTS OF COLUMBUS FRATERNAL ASSOC. OF THE PHILS, INC. ----- Gen. Luna St., Intramuros, Manila	Common	130,000	71,500.00	.009%	71,500.00	001-007-909NV Filipino
6. VIRGILIO B. BAELO ----- 164 East, 9 th Ave., Grace Park, Caloocan City	Common	120,000	66,000.00	.008%	66,000.00	115-916-460 Filipino
7. SALAZAR, ERNESTO B. ----- 52-C, Doc. Lascano St., Brgy. Laging Handa, Quezon City	Common	100,000	55,000.00	.007%	55,000.00	243-002-830 Filipino
8. AMA RURAL BANK OF MANDALUYONG, INC. ----- #31 Shaw Boulevard, Mandaluyong City, M.M.	Common	100,000	55,000.00	.007%	55,000.00	000-093-783 Filipino
9. CASTANEDA, RIC &/or HECTOR UY ----- 93 East Maya Drive, Philam Homes, Quezon City, Metro Manila	Common	100,000	55,000.00	.007%	55,000.00	300-543-192 Filipino
10. BORRES, JUN M. ----- 40 DB Ledesma Street, Jaro, Iloilo City	Common	90,000	49,500.00	.006%	49,500.00	107-332-392 Filipino
TOTAL AMOUNT OF SUBSCRIBED CAPITAL						
TOTAL AMOUNT OF PAID-UP CAPITAL						

INSTRUCTIONS: SPECIFY THE TOP 20 STOCKHOLDERS AND INDICATE THE REST AS OTHERS.

Note: For PDTC Nominee included in the list, please indicate further the beneficial owners owning more than 5% of any class of company's voting securities. Attach separate sheet, if necessary.

GENERAL INFORMATION SHEET

(STOCK CORPORATION)

===== PLEASE PRINT LEGIBLY =====

STOCKHOLDER'S INFORMATION						
NAME, NATIONALITY AND CURRENT RESIDENTIAL ADDRESS	SHARES SUBSCRIBED					
	TYPE	NUMBER	AMOUNT (Php)	% OF OWNER-SHIP	AMOUNT PAID (PhP)	TAX IDENTIFICATION NO. (TIN) FOR FILIPINOS AND FOREIGNERS
11. ROLDAN, MARIAN D. #116 Sierra Madre St., Joel Town Subd., Brgy. San Rafael, San Pablo City, Laguna	Common	83,000	45,650.00	.005%	45,650.00	102-960-496 Filipino
12. JARDINE CMG VALUE c/o Jardine Davies Bldg., Sen. Gil Puyat Avenue, Makati City	Common	80,000	44,000.00	.005%	44,000.00	004-667-464-000 Filipino
13. CHUA, CATHERINE ANSIONGA S. 611 Asuncion Street, Binondo, Manila	Common	75,000	41,250.00	.005%	41,250.00	101-652-289 Chinese
14. BORRES, JUN M. &/or BUENAVENTURA CASENAS Panay Ice Plant, 1 Dela Rama St., Iloilo City	Common	60,000	33,000.00	.004%	33,000.00	107-332-392 Filipino
15. JIMMY J. KHO #52 BMA Avenue Tatalon Quezon City	Common	50,000	27,500.00	.003%	27,500.00	103-904-438 Filipino
16. LOPEZ, OSCAR M. # 672 Notre Dame, Wack-Wack Village., Mandaluyong City	Common	50,000	27,500.00	.003%	27,500.00	102-829-530 Filipino
17. GUILLERMO F. GILI, JR. L10 B7 Greenplain Subd., Molave St., Mambog, Bacoor, Cavite	Common	50,000	27,500.00	.003%	27,500.00	153-156-600 Filipino
18. VILLAR, ANTONIO T. 2/F Piso Bldg., 853 Pasay Road Makati City	Common	50,000	27,500.00	.003%	27,500.00	126-727-374 Filipino
19. CHUA, LEONCIO LIM CHUA &/OR MARGARITA T. 611 Asuncion St., Binondo, Manila	Common	50,000	27,500.00	.003%	27,500.00	Filipino
20. TORRES, ROBERTO BELARMINO S. 149 Concha Cruz Dr., BF Homes, Las Piñas, Metro Manila	Common	50,000	27,500.00	.003%	27,500.00	Filipino
TOTAL		1,525,652,588	P 839,108,923.40	99.815	P 839,108,923.40	
OTHERS		2,821,412	1,551,776.60	.185	1,551,776.60	
GRAND TOTAL		1,528,474,000	P 840,660,700.00	100.000	P 840,660,700.00	
TOTAL AMOUNT OF PAID-UP CAPITAL					P 840,660,700.00	

PARTICIPANTS UNDER PCD WHO OWN MORE THAN 5% OF THE VOTING SECURITIES

NAME	TYPE	SHARES	% OF OWNERSHIP
RCBC	Common	999,999,989	65.425%
RCBC Capital Corporation	Common	375,460,000	24.564%

INSTRUCTIONS: SPECIFY THE TOP 20 STOCKHOLDERS AND INDICATE THE REST AS OTHERS.

Note: For PDTC Nominee included in the list, please indicate further the beneficial owners owning more than 5% of any class of the company's voting securities. Attach separate sheet, if necessary.

GENERAL INFORMATION SHEET

(STOCK CORPORATION)

===== PLEASE PRINT LEGIBLY =====

CORPORATE NAME: BANKARD, INC.			
1. INVESTMENT OF CORPORATE FUNDS IN ANOTHER CORPORATION		AMOUNT (Php)	DATE OF BOARD RESOLUTION
1.1 STOCKS		N.A.	N.A.
1.2 BONDS/COMMERCIAL PAPER (issued by Private Corporations) (thru RCBC Trust – Investment in Bonds & Other Debt Inst.) - as of November 30, 2013		Market Value - P 20,155,877.85 Face Value - P 19,500,000.00	July 26, 2007
1.3 LOANS/CREDITS/ADVANCES		N.A.	N.A.
1.4 GOVERNMENT TREASURY BILLS		N.A.	N.A.
1.5 OTHERS – Investment in Government Securities (thru RCBC Trust) - as of November 30, 2013		N.A.	N.A.
2. INVESTMENT OF CORPORATE FUNDS IN ACTIVITIES UNDER ITS SECONDARY PURPOSES (PLEASE SPECIFY:)		DATE OF BOARD RESOLUTION	DATE OF STOCKHOLDERS RATIFICATION
N.A.		N.A.	N.A.
3. TREASURY SHARES		NO. OF SHARES	% AS TO THE TOTAL NO. OF SHARES ISSUED
N.A.		-	
		N.A.	N.A.
4. UNRESTRICTED/UNAPPROPRIATED RETAINED EARNINGS AS OF END OF LAST FISCAL YEAR: N.A.			
5. DIVIDENDS DECLARED DURING THE IMMEDIATELY PRECEDING YEAR: N.A.			
TYPE OF DIVIDEND		AMOUNT (Php)	DATE DECLARED
5.1 CASH		N.A.	N.A.
5.2 STOCK		N.A.	N.A.
5.3 PROPERTY		N.A.	N.A.
TOTAL		P	
6. ADDITIONAL SHARES ISSUED DURING THE PERIOD: N.A.			
DATE		NO. OF SHARES	AMOUNT
N.A.		N.A.	N.A.
SECONDARY LICENSE/REGISTRATION WITH SEC AND OTHER GOV'T AGENCY:			
NAME OF AGENCY	SEC	BSP	IC
TYPE OF LICENSE/REGISTRATION	Certificate of Permit to Offer Securities for Sale under SEC Form No. 2	N.A.	N.A.
DATE ISSUED:	December 16, 1994	N.A.	N.A.
DATE STARTED OPERATIONS:	June 1982	N.A.	N.A.
TOTAL ANNUAL COMPENSATION OF DIRECTORS DURING THE PRECEDING FISCAL YEAR (In Php)	TOTAL NO. OF OFFICERS (as of November 30, 2013)	TOTAL NO. OF RANK & FILE EMPLOYEES	TOTAL MANPOWER COMPLEMENT
P .908 Million (total per diem for year 2012)	290	96	194


NOTE: USE ADDITIONAL SHEET IF NECESSARY

I, SAMUEL V. TORRES, CORPORATE SECRETARY OF THE ABOVE MENTIONED
(NAME) (POSITION)

CORPORATION, DECLARE UNDER THE PENALTY OF PERJURY, THAT ALL THE MATTERS SET FORTH IN THIS GENERAL INFORMATION SHEET WHICH CONSISTS OF (9) PAGES HAVE BEEN MADE IN GOOD FAITH, DULY VERIFIED BY ME AND TO THE BEST OF MY KNOWLEDGE AND BELIEF, ARE TRUE AND CORRECT.


I, UNDERSTAND THAT THE FAILURE OF THE CORPORATION TO FILE THIS GIS FOR FIVE (5) CONSECUTIVE YEARS SHALL BE CONSTRUED AS NON-OPERATION OF THE CORPORATION AND A GROUND FOR THE REVOCATION OF THE CORPORATIONS CERTIFICATE OF INCORPORATION. IN THIS EVENTUALITY, THE CORPORATION HEREBY WAIVES ITS RIGHT TO A HEARING FOR THE SAID REVOCATION.

DONE THIS 13TH DAY OF NOVEMBER 2013 AT MAKATI CITY, METRO MANILA, PHILIPPINES.


(SIGNATURE)

SUBSCRIBED AND SWORN TO BEFORE ME IN PASIG CITY, PHILIPPINES ON DEC 17 2013 NOVEMBER 2013, AFFIANT EXHIBITING TO ME HIS COMMUNITY TAX CERTIFICATE NO. 13862781 ISSUED AT QUEZON CITY ON JANUARY 07, 2013 AND PASSPORT NO. EB5647362 ISSUED AT MANILA AND VALID UNTIL JUNE 13, 2017, AS COMPETENT EVIDENCE OF HIS/HER IDENTITY.

DOC. NO. 244 :
PAGE NO. 1 :
BOOK NO. 244/1 :
SERIES OF 2013.


ATTY. RAMON L. CARPIO
NOTARY PUBLIC
UNTIL DECEMBER 31/2013
ROLL NO. 22,172 TIN 106-918-897
MCLE NO. JV-0006300/ISP, NO. 913609
PTR NO. 8410181 ISSUED ON JAN. 2, 2013 AT PASIG CITY

UNDERTAKING

I, SAMUEL V. TORRES, Corporate Secretary of Bankard, Inc., a company duly organized and existing under and by virtue of the laws of the Republic of the Philippines, with principal place of business at 31/F Robinsons-Equitable Tower, No. 4 ADB Ave. Corner Poveda St., Ortigas Center, Pasig City 1605, hereby undertakes to submit within thirty (30) days the complete list of TIN numbers as required in the General Information Statement (GIS) to be filed with the Securities and Exchange Commission (SEC).


Executed on this 13th day of December, 2013 at Makati City, Philippines.


SAMUEL V. TORRES
Corporate Secretary

DEC 17 2013

SUBSCRIBED AND SWORN TO BEFORE ME IN ~~QUEZON CITY~~ PASIG CITY, PHILIPPINES ON ____ NOVEMBER 2013, AFFIANT EXHIBITING TO ME HIS COMMUNITY TAX CERTIFICATE NO. 13862781 ISSUED AT QUEZON CITY ON JANUARY 07, 2013 AND PASSPORT NO. EB5647362 ISSUED AT MANILA AND VALID UNTIL JUNE 13, 2017, AS COMPETENT EVIDENCE OF HIS/HER IDENTITY.

DOC. NO. 268
PAGE NO. 1
BOOK NO. 268/1
SERIES OF 2013.


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Republic of the Philippines
Department of Finance
Securities and Exchange Commission
SEC Bldg. EDSA, Greenhills, Mandaluyong City



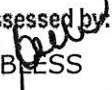
ROUTING SLIP

NAME OF CORP.	BANKARD, INC.	SEC No.	102165
PURPOSE:	Certificate of Good Standing		
DEPARTMENT:	Corporate Governance and Finance Department		
Date Received:	Date Released:	Processed/Verified by:	
January 24, 2014	January 24, 2014	 K. Rocha	
REMARKS :			
The above-mentioned company is compliant with Corporate Governance requirements as of January 24, 2014			
 JUSTINA F. CALLANGAN Acting Director			

	Republic of the Philippines DEPARTMENT OF FINANCE SECURITIES & EXCHANGE COMMISSION SEC Building, EDSA, Greenhills City of Mandaluyong, 1554	
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PAYMENT ASSESSMENT FORM

No. 01242014-477052

DATE 01/24/2014		RESPONSIBILITY CENTER (DEPARTMENT) CRMD	
PAYOR: BRIGHT KINDLE RESOURCES AND INVESTMENTS, INC. PASIG CITY			
	NATURE OF COLLECTION	ACCOUNT CODE	AMOUNT
	LRF (A0823)	131	10.00
	AMENDED ARTICLES	606	500.00
TOTAL AMOUNT TO BE PAID			Php 510.00
Assessed by:  BESS			
Machine Validation:			

DR# 1021539 Jan 24, 2014 03:59PM SEC No: null
0800CAP1SP15M PHP 510.00*****

SUBSCRIBED AND SWORN to before me this JAN 02 2014 day of January 2014 at Makati City, the following affiants exhibited to me their respective Government IDs or Passport Nos., to wit:

<u>Name</u>	<u>Government IDs/Passport No./SSS</u>	<u>Date/Place of Issue/Expiry</u>
Cesar E.A. Virata	PP#EB8339839	Manila-Jan. 6, 2018
Oscar B. Biason	SSS#03-3085486-1	Quezon City
Teodoro D. Regala		
Jose Luis F. Gomez	DLicense#N11-30013167	Q.C.-Sept. 15, 2012
Victor Quisumbing	DLicense#N17-72-012676	Q.C.-Aug. 20, 2011
Uy Chun Bing		
Raul M. Leopando	SSS#03-2454120-3	Quezon City
Antonino L. Alindogan, Jr.		
Samuel V. Torres	PP#EB5647362	Manila-June 13, 2017

Doc. No. 876 ;
Page No. 877 ;
Book No. 188 ;
Series of 2014.


ATTY. CATALINO VICENTE L. ARABIT
Notary Public
Appointment No. M-127 (2013-2014)
Until 31 December 2014
PTR No. 4236479; 1/10/14; Makati City
IBP No. 953616; 1/8/14; Makati City
ROLL NO. 40145
21st Floor, Yuchengco Tower 2, RCBC Plaza
Ayala Avenue, Makati City